

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Ilya

First name

Middle name

Golub

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

2. All other names you have used in the last 8 years

Include your married or maiden names.

Simona

First name

Middle name

Golub

Last name and Suffix (Sr., Jr., II, III)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0085

xxx-xx-3711

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and *doing business as* names

I have not used any business name or EINs.

DBA Information Systems Consulting (EIN: 36-3960005)

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):

I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live

**1915 Sheridan Road
Buffalo Grove, IL 60089**

Number, Street, City, State & ZIP Code

Lake

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Ilya Golub
Debtor 2 Simona Golub

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. How you will pay the fee **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- No.
- Yes.

District _____ When _____ Case number _____
District _____ When _____ Case number _____
District _____ When _____ Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- No
- Yes.

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____

11. Do you rent your residence?

- No. Go to line 12.
- Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
 - No. Go to line 12.
 - Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Information Systems Consulting

Name of business, if any

**1915 Sheridan Road
Buffalo Grove, IL 60089**

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 Ilya Golub
Debtor 2 Simona Golub

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

- 15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.	
16c. State the type of debts you owe that are not consumer debts or business debts <hr/>	
17. Are you filing under Chapter 7? <input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? <input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes	
18. How many Creditors do you estimate that you owe? <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000	
19. How much do you estimate your assets to be worth? <input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million <input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million <input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion	
20. How much do you estimate your liabilities to be? <input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million <input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million <input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion	

Part 7: Sign Below

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ilya Golub

Ilya Golub

Signature of Debtor 1

/s/ Simona Golub

Simona Golub

Signature of Debtor 2

Executed on March 30, 2016
 MM / DD / YYYY

Executed on March 30, 2016
 MM / DD / YYYY

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ariane Holtschlag

Signature of Attorney for Debtor

Date

March 30, 2016

MM / DD / YYYY

Ariane Holtschlag

Printed name

FactorLaw

Firm name

**105 W. Madison St., Suite 1500
Chicago, IL 60602**

Number, Street, City, State & ZIP Code

Contact phone

312-878-4830

Email address

aholtschlag@wfactorlaw.com

6294372

Bar number & State

Fill in this information to identify your case:

Debtor 1	Ilya Golub		
	First Name	Middle Name	Last Name
Debtor 2	Simona Golub		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim

1	Amex BOX 0001 Los Angeles, CA 90096-8000	What is the nature of the claim?	\$ \$5,311.00
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
<input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured) \$			
Value of security: - \$ _____			
Unsecured claim \$ _____			
2	Amex BOX 0001 Los Angeles, CA 90096-8000	What is the nature of the claim?	\$ \$4,657.00
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
<input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured) \$			
Value of security: - \$ _____			

Debtor 1	Ilya Golub	Case number (if known)
Debtor 2	Simona Golub	
Contact phone	Unsecured claim	\$ _____
<hr/>		
3	Bank Of America P.O. BOX 851001 DALLAS, TX 75285-1001	What is the nature of the claim? \$ <u>136,917.00</u>
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
<hr/>		
Does the creditor have a lien on your property?		
Contact	No	
Contact phone	<input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim	\$ _____ - \$ _____ \$ _____
<hr/>		
4	BarclayCard P.O. Box 60517 City of Indurstry, CA 91716-0517	What is the nature of the claim? \$ <u>17,877.00</u>
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
<hr/>		
Does the creditor have a lien on your property?		
Contact	No	
Contact phone	<input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim	\$ _____ - \$ _____ \$ _____
<hr/>		
5	Capital One P.O. Box 6492 Carol Stream, IL 60197-6492	What is the nature of the claim? \$ <u>20,431.00</u>
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
<hr/>		
Does the creditor have a lien on your property?		
Contact	No	
Contact phone	<input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim	\$ _____ - \$ _____ \$ _____
<hr/>		
6	Capital One P.O. Box 6492 Carol Stream, IL 60197-6492	What is the nature of the claim? \$ <u>7,925.00</u>
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		

Debtor 1 Ilya Golub Case number (if known) _____
Debtor 2 Simona Golub

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

7 **What is the nature of the claim? \$ 13,847.00**

Chase
P.O. BOX 15123
WILMINGTON, DE 19850-5123

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

8 **What is the nature of the claim? \$ 12,840.00**

Chase
P.O. BOX 15123
WILMINGTON, DE 19850-5123

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

9 **What is the nature of the claim? \$ 6,053.00**

Chase
P.O. BOX 15123
WILMINGTON, DE 19850-5123

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

10 **What is the nature of the claim? \$ 15,953.00**

Chase

Debtor 1 **Ilya Golub** Case number (if known) _____
Debtor 2 **Simona Golub** _____

**P.O. BOX 15123
WILMINGTON, DE 19850-5123**

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: \$ _____
Unsecured claim \$ _____

11 **What is the nature of the claim? \$ \$16,882.00**

**CitiBank
PO BOX 78045
Phoenix, AZ 85062-8045**

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: \$ _____
Unsecured claim \$ _____

12 **What is the nature of the claim? \$ \$14,317.00**

**CitiBank
PO BOX 78045
Phoenix, AZ 85062-8045**

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

No
 Yes. Total claim (secured and unsecured) \$ _____
Value of security: \$ _____
Unsecured claim \$ _____

13 **What is the nature of the claim? \$ \$5,975.00**

**CitiBank
PO BOX 78045
Phoenix, AZ 85062-8045**

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

No
 Yes. Total claim (secured and unsecured) \$ _____

Debtor 1 Debtor 2	Ilya Golub Simona Golub	Case number (if known)	
Contact phone _____		Value of security: Unsecured claim	- \$ _____ \$ _____
14	What is the nature of the claim? \$ \$6,907.00		
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
Contact _____		No	_____
Contact phone _____		<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
		Value of security: Unsecured claim	- \$ _____ \$ _____
15	What is the nature of the claim? \$ \$14,163.00		
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
Contact _____		No	_____
Contact phone _____		<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
		Value of security: Unsecured claim	- \$ _____ \$ _____
16	What is the nature of the claim? \$ \$160,000.00		
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
Contact _____		No	_____
Contact phone _____		<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
		Value of security: Unsecured claim	- \$ _____ \$ _____
17	What is the nature of the claim? \$ \$29,911.00		
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply			

Debtor 1 Ilya Golub Case number (if known) _____
Debtor 2 Simona Golub



Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Contact Value of security: \$ _____
Contact phone Unsecured claim \$ _____

18 **What is the nature of the claim?** \$ **\$21,685.00**

Fifth Third Bank
P.O. Box 740789
CINCINNATI, OH 45274-0789

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Contact Value of security: \$ _____
Contact phone Unsecured claim \$ _____

19 **What is the nature of the claim?** \$ **\$40,000.00**

Lisa Kats
1250 Rudolph Road
Apt. 3D
Northbrook, IL 60062

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Contact Value of security: \$ _____
Contact phone Unsecured claim \$ _____

20 **What is the nature of the claim?** \$ **\$8,359.00**

SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured) \$ _____
Contact Value of security: \$ _____
Contact phone Unsecured claim \$ _____

Part 2: Sign Below

Debtor 1 Ilya Golub
Debtor 2 Simona Golub Case number (if known) _____

Under penalty of perjury, I declare that the information provided in this form is true and correct.

/s/ Ilya Golub
Ilya Golub
Signature of Debtor 1

/s/ Simona Golub
Simona Golub
Signature of Debtor 2

Date March 30, 2016

Date March 30, 2016

Fill in this information to identify your case:

Debtor 1	Ilya Golub	First Name	Middle Name	Last Name
Debtor 2	Simona Golub	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS		
Case number (if known) _____				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 665,000.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 665,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 952,497.77
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 1,617,497.77

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 628,957.00
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 628,957.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 0.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 577,062.47
		Your total liabilities \$ 1,206,019.47

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 13,092.90
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 13,092.90
5.	Schedule J: Your Expenses (Official Form 106J)	\$ 19,583.57
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 19,583.57

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 22,241.76

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>29,911.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>29,911.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Ilya Golub First Name _____ Middle Name _____ Last Name _____		
Debtor 2 (Spouse, if filing)	Simona Golub First Name _____ Middle Name _____ Last Name _____		
United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case number _____		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1

1915 Sheridan Road

Street address, if available, or other description

Buffalo Grove IL 60089-0000
City State ZIP Code

Lake

County

What is the property? Check all that apply

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$665,000.00 Current value of the portion you own? \$665,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Joint tenant

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$665,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known) _____

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
 Yes

3.1 Make: **Chevrolet**
Model: **Corvette**
Year: **2012**
Approximate mileage: **4500**
Other information:

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$30,000.00 **\$30,000.00**

3.2 Make: **BMW**
Model: **328xi**
Year: **2011**
Approximate mileage: **25000**
Other information:

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$16,000.00 **\$16,000.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=> **\$46,000.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- No
 Yes. Describe.....

Usual and ordinary household goods including but not limited to:
dining set with 6 chairs, 2 children's bedroom sets, 1 adult bedroom set, 2 sofas, etc.

\$4,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No
 Yes. Describe.....

Usual and ordinary electronics, including but not limited to:
computers, TVs, ipad, laptops

\$1,500.00

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known) _____

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

Usual and ordinary collectibles including prints, books, family photos, and misc.

\$200.00

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

Usual and ordinary sporting and hobby equipment including elliptical machine, 3-bicycles, and misc.

\$200.00

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

Usual and ordinary clothing.

\$500.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

Wedding band, bracelet, gold earrings, and misc.

\$3,000.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$9,400.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known) _____

Yes.....

	Cash	\$1,835.00
--	-------------	-------------------

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes.....

Institution name:

17.1. Checking (x7166)	Chase Bank	\$2,052.00
17.2. Checking (x2364)	Chase Bank	\$47.00
17.3. Checking (x6820)	Chase - daughter's account, Debtor is authorized signor only	\$158.00
17.4. checking (x0406)	Devon Bank	\$1.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes.....

Institution or issuer name:

TD Ameritrade Account	\$3,166.00
-----------------------	-------------------

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

Business Solutions Provider, Inc.	100	%
		Unknown

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately.
Type of account: Institution name:

401(k)	Principal	\$197,589.50
401(k)	Vanguard	\$447,218.49
Retirement Annuity	Alliant Corporation	\$110,000.00

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known) _____

Retirement Annuity	Alliant Corporation	\$27,000.00
401(k)	Fidelity	\$108,030.77
SEP IRA	TD Ameritrade	\$0.01
SEP IRA	TD Ameritrade	\$0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

Pharmacist license

\$0.00

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
Blue Cross Blue Shield: Health Insurance		\$0.00
Banner Life Company: Term Life Insurance	Simona Golub, wife	\$0.00
Lincoln National: Term Life Insurance	Ilya Golub, husband	\$0.00
State Farm: Home Owners' Insurance		\$0.00
American Home Shield: Appliance Insurance		\$0.00
State Farm: Vehicle Insurance		\$0.00
Minnesota Mutual Life Insurance for son		\$0.00
Minnesota Mutual Life Insurance policy for daughter		\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information..

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known)

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$897,097.77

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	.....	\$665,000.00
56. Part 2: Total vehicles, line 5	.....	\$46,000.00
57. Part 3: Total personal and household items, line 15	.....	\$9,400.00
58. Part 4: Total financial assets, line 36	.....	\$897,097.77
59. Part 5: Total business-related property, line 45	.....	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	.....	\$0.00
61. Part 7: Total other property not listed, line 54	+.....	\$0.00
62. Total personal property. Add lines 56 through 61...	.....	\$952,497.77
		Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62	.....	\$1,617,497.77

Fill in this information to identify your case:

Debtor 1	Ilya Golub		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Simona Golub		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
1915 Sheridan Road Buffalo Grove, IL 60089 Lake County Line from <i>Schedule A/B</i> : 1.1	\$665,000.00	<input checked="" type="checkbox"/> \$30,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
2012 Chevrolet Corvette 4500 miles Line from <i>Schedule A/B</i> : 3.1	\$30,000.00	<input checked="" type="checkbox"/> \$2,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Usual and ordinary clothing. Line from <i>Schedule A/B</i> : 11.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Wedding band, bracelet, gold earrings, and misc. Line from <i>Schedule A/B</i> : 12.1	\$3,000.00	<input checked="" type="checkbox"/> \$742.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Cash Line from <i>Schedule A/B</i> : 16.1	\$1,835.00	<input checked="" type="checkbox"/> \$1,835.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Debtor 1 Ilya Golub
Debtor 2 Simona Golub

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B.</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Checking (x7166): Chase Bank Line from Schedule A/B: 17.1	<u>\$2,052.00</u>	<input checked="" type="checkbox"/> \$2,052.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Checking (x2364): Chase Bank Line from Schedule A/B: 17.2	<u>\$47.00</u>	<input checked="" type="checkbox"/> \$47.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Checking (x6820): Chase - daughter's account, Debtor is authorized signor only Line from Schedule A/B: 17.3	<u>\$158.00</u>	<input checked="" type="checkbox"/> \$158.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
checking (x0406): Devon Bank Line from Schedule A/B: 17.4	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
TD Ameritrade Account Line from Schedule A/B: 18.1	<u>\$3,166.00</u>	<input checked="" type="checkbox"/> \$3,166.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
401(k): Principal Line from Schedule A/B: 21.1	<u>\$197,589.50</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
401(k): Vanguard Line from Schedule A/B: 21.2	<u>\$447,218.49</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Retirement Annuity: Alliant Corporation Line from Schedule A/B: 21.3	<u>\$110,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Retirement Annuity: Alliant Corporation Line from Schedule A/B: 21.4	<u>\$27,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
401(k): Fidelity Line from Schedule A/B: 21.5	<u>\$108,030.77</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
SEP IRA: TD Ameritrade Line from Schedule A/B: 21.6	<u>\$0.01</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
SEP IRA: TD Ameritrade Line from Schedule A/B: 21.7	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	Ilya Golub		
	First Name	Middle Name	Last Name
Debtor 2	Simona Golub		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1	Ally Financial Creditor's Name	\$10,800.00	\$30,000.00	\$0.00

**P.O. Box 380901
Bloomington, MN 55438**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Describe the property that secures the claim:

2012 Chevrolet Corvette 4500 miles

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number **5973**

2.2	CitiMortgage Creditor's Name	Describe the property that secures the claim:	\$449,186.00	\$665,000.00	\$0.00
-----	--	---	--------------	--------------	--------

**P.O. Box 6243
Sioux Falls, SD 57117**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number **3585**

Debtor 1	Ilya Golub	Case number (if known)			
	First Name	Middle Name	Last Name		
Debtor 2	Simona Golub	First Name	Middle Name	Last Name	
2.3	Fifth Third Bank	Describe the property that secures the claim:	\$18,776.00	\$16,000.00	\$2,776.00
	Creditor's Name	2011 BMW 328xi 25000 miles			
<p>PO Box 740789 Cincinnati, OH 45274</p> <p>Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p>					
<p>Date debt was incurred _____ Last 4 digits of account number _____</p>					
2.4	U.S.Bank	Describe the property that secures the claim:	\$150,195.00	\$665,000.00	\$0.00
	Creditor's Name	1915 Sheridan Road Buffalo Grove, IL 60089 Lake County			
<p>PO BOX 790179 ST. LOUIS, MO 63179</p> <p>Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p>					
<p>Date debt was incurred _____ Last 4 digits of account number 1138 _____</p>					

Add the dollar value of your entries in Column A on this page. Write that number here:

\$628,957.00

If this is the last page of your form, add the dollar value totals from all pages.

\$628,957.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Ilya Golub		
	First Name	Middle Name	Last Name
Debtor 2	Simona Golub		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	Amex Nonpriority Creditor's Name BOX 0001 Los Angeles, CA 90096-8000 Number Street City State Zip Code	Last 4 digits of account number 3009 \$4,657.00
	Who incurred the debt? Check one.	When was the debt incurred?
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
	<input checked="" type="checkbox"/> Check if this claim is for a community debt	Type of NONPRIORITY unsecured claim:
	Is the claim subject to offset?	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.2	Amex Nonpriority Creditor's Name BOX 0001 Los Angeles, CA 90096-8000 Number Street City State Zip Code	Last 4 digits of account number 2006 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$5,311.00
4.3	AT&T MOBILITY Nonpriority Creditor's Name PO Box 6416 Carol Stream, IL 60197-6416 Number Street City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$825.47
4.4	Bank Of America Nonpriority Creditor's Name P.O. BOX 851001 DALLAS, TX 75285-1001 Number Street City State Zip Code	Last 4 digits of account number 4214 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$136,917.00

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.5	BarclayCard Nonpriority Creditor's Name P.O. Box 60517 City of Indurstry, CA 91716-0517 Number Street City State Zip Code	Last 4 digits of account number 9809	\$17,877.00
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____			
4.6 Best Buy Nonpriority Creditor's Name PO BOX 78009 Phoenix, AZ 85062-8009 Number Street City State Zip Code			
Last 4 digits of account number 1091 \$1,093.00			
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____			
4.7 Capital One Nonpriority Creditor's Name P.O. Box 6492 Carol Stream, IL 60197-6492 Number Street City State Zip Code			
Last 4 digits of account number 5557 \$20,431.00			
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____			

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.8	Capital One Nonpriority Creditor's Name P.O. Box 6492 Carol Stream, IL 60197-6492 Number Street City State Zip Code	Last 4 digits of account number 9324	\$7,925.00
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify _____			
Type of NONPRIORITY unsecured claim:			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.9	Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 3733	\$15,953.00
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify _____			
Type of NONPRIORITY unsecured claim:			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.1	Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 0326	\$13,847.00
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify _____			
Type of NONPRIORITY unsecured claim:			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.1
1

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 0850	\$3,301.00
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
2

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 8293	\$12,840.00
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
3

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 0164	\$6,053.00
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.1
4

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 7531	\$2,868.00
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
5

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 0736	\$1,082.00
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
6

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 7894	\$1,011.00
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.1
7

Chase Nonpriority Creditor's Name P.O. BOX 15123 WILMINGTON, DE 19850-5123 Number Street City State Zip Code	Last 4 digits of account number 4623	\$1,885.00
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Type of NONPRIORITY unsecured claim:
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	<input checked="" type="checkbox"/> Other. Specify _____
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
8

CitiBank Nonpriority Creditor's Name PO BOX 78045 Phoenix, AZ 85062-8045 Number Street City State Zip Code	Last 4 digits of account number 1734	\$16,882.00
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Type of NONPRIORITY unsecured claim:
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	<input checked="" type="checkbox"/> Other. Specify _____
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
9

CitiBank Nonpriority Creditor's Name PO BOX 78045 Phoenix, AZ 85062-8045 Number Street City State Zip Code	Last 4 digits of account number 2802	\$14,317.00
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Type of NONPRIORITY unsecured claim:
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	<input checked="" type="checkbox"/> Other. Specify _____
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.2
0

CitiBank	Last 4 digits of account number	3750	\$5,975.00
Nonpriority Creditor's Name PO BOX 78045 Phoenix, AZ 85062-8045	When was the debt incurred? _____		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		

4.2
1

Discover	Last 4 digits of account number	3053	\$1,764.00
Nonpriority Creditor's Name PO BOX 6103 Carol Stream, IL 60197-6103	When was the debt incurred? _____		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		

4.2
2

Discover	Last 4 digits of account number	0815	\$6,907.00
Nonpriority Creditor's Name PO BOX 6103 Carol Stream, IL 60197-6103	When was the debt incurred? _____		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.2
3

Discover	Last 4 digits of account number	9230	\$14,163.00
Nonpriority Creditor's Name PO BOX 6103 Carol Stream, IL 60197-6103	When was the debt incurred? _____		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____		

4.2
4

Elena Golub	Last 4 digits of account number	\$160,000.00
Nonpriority Creditor's Name 7141 N. Kedzie Ave. Chicago, IL 60645	When was the debt incurred? _____	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	

4.2
5

FedLoan Servicing	Last 4 digits of account number	\$29,911.00
Nonpriority Creditor's Name P.O. Box 69184 Harrisburg, PA 17106-9184	When was the debt incurred? _____	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

4.2 6	Fifth Third Bank Nonpriority Creditor's Name P.O. Box 740789 CINCINNATI, OH 45274-0789 Number Street City State Zip Code	Last 4 digits of account number 6296 Date Opened: Last Used: 05/1/2015	\$21,685.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify _____ <input type="checkbox"/> Yes			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____			
4.2 7	Lisa Kats Nonpriority Creditor's Name 1250 Rudolph Road Apt. 3D Nothbrook, IL 60062 Number Street City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? _____	\$40,000.00
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify _____ <input type="checkbox"/> Yes			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____			
4.2 8	Mercedes Benz Financial Services Nonpriority Creditor's Name PO Box 685 Roanoke, TX 76262 Number Street City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? _____	Unknown
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify lease _____ <input type="checkbox"/> Yes			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

4.2
9

Nissan Motor Acceptance Corporation

Nonpriority Creditor's Name

**PO Box 650424
Dallas, TX 75265-0424**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- Type of NONPRIORITY unsecured claim:**
- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify lease

4.3
0

PNC Bank

Nonpriority Creditor's Name

PO BOX 856177

Louisville, KY 40285-6177

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 8418

\$3,223.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- Type of NONPRIORITY unsecured claim:**
- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify lease

4.3
1

SAM'S CLUB MC/SYNCB

Nonpriority Creditor's Name

P.O. BOX 960013

ORLANDO, FL 32896-0013

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 5315

\$8,359.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- Type of NONPRIORITY unsecured claim:**
- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify lease

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00	Total Claim
	6b. Taxes and certain other debts you owe the government	6b. \$ 0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 0.00	
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ 0.00	Total Claim
Total claims from Part 2	6f. Student loans	6f. \$ 29,911.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 547,151.47	
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ 577,062.47	Total Claim

Fill in this information to identify your case:

Debtor 1	Ilya Golub First Name _____ Middle Name _____ Last Name _____		
Debtor 2 (Spouse if, filing)	Simona Golub First Name _____ Middle Name _____ Last Name _____		
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Mercedes Benz Financial Services PO Box 685 Roanoke, TX 76262	Mercedes E350; 7 months left; balance \$3,898; Simona Golub name only.
2.2 Nissan Motor Acceptance Corporation PO Box 650424 Dallas, TX 75265-0424	Murano Lease; 21 months remaining; balance \$11,550; Ilya Golub only.

Fill in this information to identify your case:

Debtor 1	Ilya Golub First Name _____ Middle Name _____ Last Name _____		
Debtor 2 (Spouse if, filing)	Simona Golub First Name _____ Middle Name _____ Last Name _____		
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3.2

Name _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Fill in this information to identify your case:

Debtor 1	Ilya Golub
Debtor 2 (Spouse, if filing)	Simona Golub
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS
Case number (if known)	

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	IT Director	Pharmacist
Employer's name	Anthem, Inc.	Oncology Specialists
Employer's address	540 Lake Cook Rd. Deerfield, IL 60015	7900 N. Milwaukee Ave Unit 16 Niles, IL 60714

How long employed there? **12 Years, 8 Months** **18 Years, 0 Months**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 15,365.87	\$ 5,775.12
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 15,365.87	\$ 5,775.12

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ 15,365.87	\$ 5,775.12

Copy line 4 here	4. \$ 15,365.87	\$ 5,775.12
5a. Tax, Medicare, and Social Security deductions	5a. \$ 3,623.97	\$ 999.61
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 1,843.90	\$ 1,732.53
5d. Required repayments of retirement fund loans	5d. \$ 153.66	\$ 173.25
5e. Insurance	5e. \$ 1,135.75	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 6,757.28	\$ 2,905.39
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 8,608.59	\$ 2,869.73

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00

8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: <u>Net incentive bonus</u>	8h.+ \$ 1,614.58	+ \$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,614.58	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 10,223.17	+ \$ 2,869.73 = \$ 13,092.90

11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00
---	--------------

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 13,092.90
---	------------------

13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____	Combined monthly income
--	-------------------------

Fill in this information to identify your case:

Debtor 1	<u>Ilya Golub</u>
Debtor 2 (Spouse, if filing)	<u>Simona Golub</u>
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF ILLINOIS</u>
Case number (If known)	_____

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes.

Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

Son

18

- No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

Daughter

20

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 2,562.12

If not included in line 4:

- 4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<u>1,982.00</u>
4b. \$	<u>233.75</u>
4c. \$	<u>320.00</u>
4d. \$	<u>0.00</u>
5. \$	<u>500.00</u>

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$ 275.00
6b. Water, sewer, garbage collection	6b. \$ 261.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 470.00
6d. Other. Specify: Landscaping	6d. \$ 140.00
Alarm	\$ 50.00
Cleaning	\$ 180.00

7. Food and housekeeping supplies

8. Childcare and children's education costs

9. Clothing, laundry, and dry cleaning

10. Personal care products and services

11. Medical and dental expenses

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books

14. Charitable contributions and religious donations

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ 188.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 599.00
15d. Other insurance. Specify: Appliance Insurance	15d. \$ 57.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$ 899.99
17b. Car payments for Vehicle 2	17b. \$ 556.85
17c. Other. Specify: Automobile # 3	17c. \$ 550.00
17d. Other. Specify: Automobile # 4	17d. \$ 340.14

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

19. Other payments you make to support others who do not live with you.

Specify: **Allowance**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00

21. Other: Specify: **Postage**

21. +\$ **9.00**

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ 19,583.57
\$
\$ 19,583.57

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23a. \$ **13,092.90**
 23b. -\$ **19,583.57**

23c. Subtract your monthly expenses from your monthly income.
 The result is your monthly net income.

23c. \$ **-6,490.67**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes. Explain here: _____

Fill in this information to identify your case:

Debtor 1	Ilya Golub		
	First Name	Middle Name	Last Name
Debtor 2	Simona Golub		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

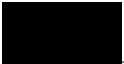
Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ **Ilya Golub**
Ilya Golub
Signature of Debtor 1

Date March 30, 2016

X /s/ **Simona Golub**
Simona Golub
Signature of Debtor 2

Date March 30, 2016

Fill in this information to identify your case:

Debtor 1	Ilya Golub		
	First Name	Middle Name	Last Name
Debtor 2	Simona Golub		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Check all that apply.	\$114,233.62	Sources of income Check all that apply.	\$15,992.62
From January 1 of current year until the date you filed for bankruptcy: <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business		

Debtor 1 Ilya Golub
Debtor 2 Simona Golub

Case number (if known) _____

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$303,640.51	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$67,839.71
For the calendar year before that: (January 1 to December 31, 2014)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$261,702.63	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$66,863.10

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

	Debtor 1 Sources of income Describe below..	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Withdraw from TD Ameritrade Account (gross shown here, net loss)	\$14,000.00		
For last calendar year: (January 1 to December 31, 2015)	Withdraw from TD Ameritrade Account (gross shown here, net loss)	\$28,000.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

- No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
CitiMortgage P.O. Box 6243 Sioux Falls, SD 57117	monthly	\$7,689.00	\$449,186.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
U.S.Bank PO BOX 790179 ST. LOUIS, MO 63179	monthly	\$1,500.00	\$150,195.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Ally Financial P.O. Box 380901 Bloomington, MN 55438	monthly	\$2,700.00	\$10,800.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Fifth Thrid bank Buffalo Grove, IL 60089	monthly	\$975.00	\$18,776.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Nissan Motor Acceptance Corporation PO Box 650424 Dallas, TX 75265-0424	monthly	\$1,650.00	Unknown	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Mercedes Benz Financial Services PO Box 685 Roanoke, TX 76262	monthly	\$1,671.00	Unknown	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
FedLoan Servicing P.O. Box 69184 Harrisburg, PA 17106-9184	monthly	\$1,150.00	\$29,911.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input checked="" type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346	3/29/2016	\$13,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>2015 income taxes</u>

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No
 Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Elena Golub 7141 N. Kedzie Ave. Chicago, IL 60645	January 2016 and March 2016	\$35,246.00	\$0.00	Reimbursement of college tuition payment for dependent children

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
See above		\$0.00	\$0.00	Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
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10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

- No
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: son	allowance of approximately \$300 monthly	monthly	Unknown

Person's relationship to you: son

daughter	allowance of approximatey \$300 monthly	monthly	Unknown
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Person's relationship to you: daughter

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
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Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known) _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
FactorLaw 105 W. Madison St., Ste 1500 Chicago, IL 60602 www.wfactorlaw.com	\$17,900 (\$80 expenses; \$1,717 filing fee; \$16,103 retainer)	10/8/2015; 1/19/2016; 3/30/2016	\$17,900.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Address			
Person's relationship to you			
Unknown	various stocks from 2 accounts at TD Ameritrade. Statement showing all trades from first account with TD Ameritrade is attached, statements for second TD Ameritrade are inaccessible at this time because the account has been closed.	See attached.	Various
none			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
TD Ameritrade	XXXX-	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input checked="" type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	December 2015	\$28,000.00
US Bank	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	November 2015	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Devon Bank Milwaukee Ave Wheeling, IL 60090		Documents: life insurance, will	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 7

Debtor 1 **Ilya Golub**
 Debtor 2 **Simona Golub**

Case number (if known)

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
- Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- No
- Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
- Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: 36-4072171 From-To
Business Solutions Provider, Inc. 1915 Sheridan Road Buffalo Grove, IL 60089	Information Systems Consulting 1915 Sheridan Road Buffalo Grove, IL 60089	EIN: 36-3960005 From-To

Debtor 1 **Ilya Golub**
Debtor 2 **Simona Golub**

Case number (if known) _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
 Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ilya Golub
Ilya Golub
Signature of Debtor 1

/s/ Simona Golub
Simona Golub
Signature of Debtor 2

Date March 30, 2016

Date March 30, 2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Account History - Investment** Search results for 3/29/2015 to 3/29/2016

Wed Mar 30 2016 5:55:59 pm ET

Date	Description	Net Change	Net Cash Balance
03/31/2015 22:34:11	MARGIN INTEREST ADJUSTMENT	-361.21	-46,942.77
Transaction ID: 13025971815	Symbol:		
Quantity:	Underlying:		
Put/Call:	Strike:		
Expiration:	Routing:		
Date	Description	Net Change	Net Cash Balance
04/13/2015 10:16:30	Sold 90 GPRO Apr 17 2015 46.0 Call @ 0.5	4,419.99	-42,522.78
Transaction ID: 13080896058	Order Number: 11465677137		
Underlying: 38268T103	Strike: 46.00		
Put/Call: Call	Expiration: 04/17/2015		
Session: Regular Market Hours	Routing:		
Date Entered: 04/13/2015	Time Entered: 10:07:37		
Commission: 77.49	Reg Fee: 2.52		
Date	Description	Net Change	Net Cash Balance
04/13/2015 14:36:11	Bought 15 GPRO May 15 2015 45.0 Call @ 2.8	-4,221.65	-46,744.43
Transaction ID: 13081456121	Order Number: 11466932975		
Underlying: 38268T103	Strike: 45.00		
Put/Call: Call	Expiration: 05/15/2015		
Session: Regular Market Hours	Routing:		
Date Entered: 04/13/2015	Time Entered: 14:36:11		
Commission: 21.24	Reg Fee: 0.41		
Date	Description	Net Change	Net Cash Balance
04/23/2015 09:45:06	Sold 10 GPRO May 15 2015 45.0 Call @ 3.5	3,482.17	-43,262.26
Transaction ID: 13133125921	Order Number: 11494858024		
Underlying: 38268T103	Strike: 45.00		
Put/Call: Call	Expiration: 05/15/2015		
Session: Regular Market Hours	Routing:		
Date Entered: 04/23/2015	Time Entered: 09:39:38		
Commission: 17.49	Reg Fee: 0.34		
Date	Description	Net Change	Net Cash Balance
04/23/2015 09:59:10	Sold 10 GPRO May 15 2015 44.0 Call @ 4.3	4,282.16	-38,980.10
Transaction ID: 13133175603	Order Number: 11494873761		
Underlying: 38268T103	Strike: 44.00		
Put/Call: Call	Expiration: 05/15/2015		
Session: Regular Market Hours	Routing:		
Date Entered: 04/23/2015	Time Entered: 09:41:07		
Commission: 17.49	Reg Fee: 0.35		
Date	Description	Net Change	Net Cash Balance
04/23/2015 10:32:11	Sold 5 GPRO May 15 2015 45.0 Call @ 3.7	1,836.08	-37,144.02
Transaction ID: 13133280658	Order Number: 11495312678		
Underlying: 38268T103	Strike: 45.00		
Put/Call: Call	Expiration: 05/15/2015		
Session: Regular Market Hours	Routing:		
Date Entered: 04/23/2015	Time Entered: 10:30:21		
Commission: 13.74	Reg Fee: 0.18		
Date	Description	Net Change	Net Cash Balance
04/27/2015 12:20:09	Bought 5 ESPR Jun 19 2015 90.0 Call @ 15	-7,513.88	-44,657.90
Transaction ID: 13145385740	Order Number: 11503943975		
Underlying: 29664W105	Strike: 90.00		
Put/Call: Call	Expiration: 06/19/2015		
Session: Regular Market Hours	Routing:		
Date Entered: 04/27/2015	Time Entered: 12:16:04		
Commission: 13.74	Reg Fee: 0.14		
Date	Description	Net Change	Net Cash Balance
04/27/2015 12:52:24	Bought 15 BAC Aug 21 2015 16.0 Call @ 0.54	-831.65	-45,489.55
Transaction ID: 13145470746	Order Number: 11504100387		
Underlying: 060505104	Strike: 16.00		
Put/Call: Call	Expiration: 08/21/2015		
Session: Regular Market Hours	Routing:		

Date Entered: 04/27/2015
 Commission: 21.24

Document Page 50 of 108 Time 5:00 PM 04/27/2015 2:42:00
 Reg Fee: 0.41

Date	Description	Net Change	Net Cash Balance
04/30/2015 22:46:15	MARGIN INTEREST ADJUSTMENT	-321.76	45,811.31
Transaction ID: 13172284544 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
Date 05/04/2015 14:30:16	Description Sold 15 BAC Aug 21 2015 16.0 Call @ 0.91	Net Change 1,343.32	Net Cash Balance -44,467.99
Transaction ID: 13190144044 Underlying: 060505104 Put/Call: Call Session: Regular Market Hours Date Entered: 05/04/2015 Commission: 21.24	Order Number: 11524423046 Strike: 16.00 Expiration: 08/21/2015 Routing: Time Entered: 14:22:33 Reg Fee: 0.44		
Date 05/12/2015 12:51:51	Description Sold 5 ESPR Jun 19 2015 90.0 Call @ 18	Net Change 8,985.95	Net Cash Balance -35,482.04
Transaction ID: 13221798080 Underlying: 29664W105 Put/Call: Call Session: Regular Market Hours Date Entered: 05/12/2015 Commission: 13.74	Order Number: 11545763077 Strike: 90.00 Expiration: 06/19/2015 Routing: Time Entered: 12:47:43 Reg Fee: 0.31		
Date 05/13/2015 01:35:21	Description REMOVAL OF OPTION DUE TO ASSIGNMENT (GPRO May 15 2015 44.0 Call)	Net Change 0.00	Net Cash Balance -35,482.04
Transaction ID: 13224952503 Quantity: 10 Put/Call: Call Expiration: 05/15/2015	Symbol: GPRO May 15 2015 44.0 Call Underlying: 38268T103 Strike: 44.00		
Date 05/13/2015 01:35:22	Description Sold 1000 GPRO @ 44	Net Change 43,979.20	Net Cash Balance 8,497.16
Transaction ID: 13224944139 Underlying: Put/Call: Session: Date Entered: Commission: 19.99	Order Number: Strike: Expiration: Routing: Time Entered: Reg Fee: 0.81		
Date 05/15/2015 00:00:01	Description MONEY MARKET PURCHASE (MMDA11)	Net Change 0.00	Net Cash Balance 8,497.16
Transaction ID: 13234180412 Quantity: 8497.16 Put/Call: Expiration:	Symbol: MMDA11 Underlying: Strike:		
Date 05/15/2015 00:00:01	Description MONEY MARKET PURCHASE	Net Change -8,497.16	Net Cash Balance -0.00
Transaction ID: 13234180370 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
Date 05/15/2015 10:00:54	Description Bought 25 KING Aug 21 2015 14.06 Call @ 1.35	Net Change -3,404.42	Net Cash Balance -3,404.42
Transaction ID: 13237332784 Underlying: G5258J109 Put/Call: Call Session: Regular Market Hours Date Entered: 05/15/2015 Commission: 28.74	Order Number: 11555189759 Strike: 14.06 Expiration: 08/21/2015 Routing: Time Entered: 10:00:54 Reg Fee: 0.68		
Date 05/15/2015 10:02:57	Description Bought 10 TWTR Sep 18 2015 41.0 Call @ 2.35	Net Change -2,367.76	Net Cash Balance -5,772.18
Transaction ID: 13237341635 Underlying: 90184L102 Put/Call: Call Session: Regular Market Hours	Order Number: 11555208716 Strike: 41.00 Expiration: 09/18/2015 Routing:		

Date Entered: 05/15/2015
 Commission: 17.49

Document Page 50 of 108 Date 5/15/2015 10:02:57
 Reg Fee: 0.27

Date	Description	Net Change	Net Cash Balance
05/15/2015 10:04:41	Bought 10 FEYE Sep 18 2015 43.0 Call @ 3.6	-3,617.76	-9,389.94
Transaction ID: 13237348847 Underlying: 31816Q101 Put/Call: Call Session: Regular Market Hours Date Entered: 05/15/2015 Commission: 17.49	Order Number: 11555199154 Strike: 43.00 Expiration: 09/18/2015 Routing: Time Entered: 10:01:54 Reg Fee: 0.27		
05/15/2015 15:00:20	Sold 25 KING Aug 21 2015 14.06 Call @ 1.75	4,345.49	-5,044.45
Transaction ID: 13238317220 Underlying: G5258J109 Put/Call: Call Session: Regular Market Hours Date Entered: 05/15/2015 Commission: 28.74	Order Number: 11556599324 Strike: 14.06 Expiration: 08/21/2015 Routing: Time Entered: 14:53:31 Reg Fee: 0.77		
05/18/2015 00:00:01	MONEY MARKET REDEMPTION (MMDA11)	0.00	-5,044.45
Transaction ID: 13242050946 Quantity: 5044.45 Put/Call: Expiration:	Symbol: MMDA11 Underlying: Strike:		
05/18/2015 00:00:01	MONEY MARKET REDEMPTION	5,044.45	-0.00
Transaction ID: 13242050933 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
05/18/2015 14:33:52	Bought 20 YHOO Jan 15 2016 45.0 Call @ 3.6	-7,225.53	-7,225.53
Transaction ID: 13244089059 Underlying: 984332106 Put/Call: Call Session: Regular Market Hours Date Entered: 05/18/2015 Commission: 24.99	Order Number: 11559978727 Strike: 45.00 Expiration: 01/15/2016 Routing: Time Entered: 14:33:52 Reg Fee: 0.54		
05/19/2015 00:00:01	MONEY MARKET REDEMPTION (MMDA11)	0.00	-7,225.53
Transaction ID: 13246511514 Quantity: 3452.71 Put/Call: Expiration:	Symbol: MMDA11 Underlying: Strike:		
05/19/2015 00:00:01	MONEY MARKET REDEMPTION	3,452.71	-3,772.82
Transaction ID: 13246511505 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
05/19/2015 00:00:01	OFF-CYCLE INTEREST (MMDA11)	0.01	-3,772.81
Transaction ID: 13246511546 Quantity: Put/Call: Expiration:	Symbol: MMDA11 Underlying: Strike:		
05/21/2015 12:00:16	Sold 5 FEYE Sep 18 2015 43.0 Call @ 4.5	2,236.07	-1,536.74
Transaction ID: 13257576768 Underlying: 31816Q101 Put/Call: Call Session: Regular Market Hours Date Entered: 05/21/2015 Commission: 13.74	Order Number: 11569807569 Strike: 43.00 Expiration: 09/18/2015 Routing: Time Entered: 12:00:15 Reg Fee: 0.19		

Date	Description	Net Change	Net Cash Balance
05/22/2015 09:48:00	Sold 5 FEYE Sep 18 2015 43.0 Call @ 5.5	2,736.06	1,199.32
Transaction ID: 13262266667 Underlying: 31816Q101 Put/Call: Call Session: Regular Market Hours Date Entered: 05/22/2015 Commission: 13.74	Order Number: 11572305411 Strike: 43.00 Expiration: 09/18/2015 Routing: Time Entered: 09:48:00 Reg Fee: 0.20		
05/26/2015 00:00:01	MONEY MARKET PURCHASE (MMDA11)	0.00	1,199.32
Transaction ID: 13265559420 Quantity: 1199.32 Put/Call: Expiration:	Symbol: MMDA11 Underlying: Strike:		
05/26/2015 00:00:01	MONEY MARKET PURCHASE	-1,199.32	-0.00
Transaction ID: 13265559412 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
05/26/2015 14:47:34	Bought 500 AGQ @ 41.67	-20,844.99	-20,844.99
Transaction ID: 13267801244 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 05/26/2015 Commission: 9.99	Order Number: 11577180329 Strike: Expiration: Routing: Time Entered: 14:47:05 Reg Fee:		
05/29/2015 05:00:03	MONEY MARKET REDEMPTION	1,199.32	-19,645.67
Transaction ID: 13279005467 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
05/29/2015 05:00:05	MONEY MARKET REDEMPTION (MMDA11)	0.00	-19,645.67
Transaction ID: 13279005474 Quantity: 1199.32 Put/Call: Expiration:	Symbol: MMDA11 Underlying: Strike:		
05/29/2015 12:21:27	Bought 500 LL @ 20.72	-10,369.99	-30,015.66
Transaction ID: 13281264882 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 05/29/2015 Commission: 9.99	Order Number: 11586062433 Strike: Expiration: Routing: Time Entered: 12:19:57 Reg Fee:		
05/29/2015 14:19:31	Bought 15 KING Nov 20 2015 14.0 Call @ 2.15	-3,246.65	-33,262.31
Transaction ID: 13281448304 Underlying: G5258J109 Put/Call: Call Session: Regular Market Hours Date Entered: 05/29/2015 Commission: 21.24	Order Number: 11586539985 Strike: 14.00 Expiration: 11/20/2015 Routing: Time Entered: 14:19:31 Reg Fee: 0.41		
05/29/2015 22:41:28	MARGIN INTEREST ADJUSTMENT	-162.72	-33,425.03
Transaction ID: 13289022278 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		

06/10/2015 15:01:21

Sold 15 KING No Document Call Page 61 of 108 3,353.28

-30,071.75

Transaction ID: 13341337669
Underlying: G5258J109
Put/Call: Call
Session: Regular Market Hours
Date Entered: 06/10/2015
Commission: 21.24

Order Number: 11613086778
Strike: 14.00
Expiration: 11/20/2015
Routing:
Time Entered: 15:01:21
Reg Fee: 0.48

Date	Description	Net Change	Net Cash Balance
06/10/2015 16:20:05	Sold 300 LL @ 20.8	6,229.89	-23,841.86

Transaction ID: 13341825440
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 06/10/2015
Commission: 9.99

Order Number: 11613471249
Strike:
Expiration:
Routing:
Time Entered: 16:09:34
Reg Fee: 0.12

Date	Description	Net Change	Net Cash Balance
06/15/2015 10:57:08	Bought 305 LL @ 21.1157	-6,450.28	-30,292.14

Transaction ID: 13357305257
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 06/15/2015
Commission: 9.99

Order Number: 11621485945
Strike:
Expiration:
Routing:
Time Entered: 10:57:00
Reg Fee:

Date	Description	Net Change	Net Cash Balance
06/16/2015 11:09:35	INTERNAL TRANSFER OF CASH	650.00	-29,642.14

Transaction ID: 13362465419
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
06/30/2015 22:44:52	MARGIN INTEREST ADJUSTMENT	-210.79	-29,852.93

Transaction ID: 13431977017
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
07/02/2015 13:27:56	Bought 174 KING @ 14.1061	-2,499.45	-32,352.38

Transaction ID: 13455248749
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 07/02/2015
Commission: 44.99

Order Number: 11668920533
Strike:
Expiration:
Routing:
Time Entered: 13:27:41
Reg Fee:

Date	Description	Net Change	Net Cash Balance
07/02/2015 14:06:37	Sold 300 ACHN @ 8.605	2,571.46	-29,780.92

Transaction ID: 13455338377
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 07/02/2015
Commission: 9.99

Order Number: 11669078262
Strike:
Expiration:
Routing:
Time Entered: 14:06:37
Reg Fee: 0.05

Date	Description	Net Change	Net Cash Balance
07/23/2015 13:40:40	Bought 500 GRPN @ 5.0699	-2,534.95	-32,315.87

Transaction ID: 13535142609
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 07/23/2015
Commission: 0.00

Order Number: 11718097008
Strike:
Expiration:
Routing:
Time Entered: 13:40:27
Reg Fee:

Date	Description	Net Change	Net Cash Balance
07/31/2015 22:31:16	MARGIN INTEREST ADJUSTMENT	-220.49	-32,536.36

Transaction ID: 13577071846
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date 08/07/2015 14:06:18	Description Document Sold 1465 ACHN @ 7.4112	Page 62 of 108	Net Change 10,787.22	Net Cash Balance -21,749.14
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Transaction ID: 13611560775**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 08/07/2015**Commission:** 44.99**Order Number:** 11755932731**Strike:****Expiration:****Routing:****Time Entered:** 14:06:17**Reg Fee:** 0.20

Date 08/31/2015 22:53:55	Description MARGIN INTEREST ADJUSTMENT	Net Change -190.22	Net Cash Balance -21,939.36
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Transaction ID: 13712140292**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date 09/21/2015 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (TWTR Sep 18 2015 41.0 Call)	Net Change 0.00	Net Cash Balance -21,939.36
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Transaction ID: 13797715601**Quantity:** 10**Put/Call:** Call**Expiration:** 09/18/2015**Symbol:** TWTR Sep 18 2015 41.0 Call**Underlying:** 90184L102**Strike:** 41.00

Date 09/30/2015 22:42:11	Description MARGIN INTEREST ADJUSTMENT	Net Change -159.97	Net Cash Balance -22,099.33
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Transaction ID: 13854306939**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date 10/30/2015 22:53:53	Description MARGIN INTEREST ADJUSTMENT	Net Change -166.51	Net Cash Balance -22,265.84
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Transaction ID: 13992220403**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date 11/25/2015 12:21:18	Description Sold 735 ACHN @ 10.3	Net Change 7,560.37	Net Cash Balance -14,705.47
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Transaction ID: 14101781085**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 11/25/2015**Commission:** 9.99**Order Number:** 12026544394**Strike:****Expiration:****Routing:****Time Entered:** 11:10:57**Reg Fee:** 0.14

Date 11/30/2015 22:19:17	Description MARGIN INTEREST ADJUSTMENT	Net Change -162.36	Net Cash Balance -14,867.83
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Transaction ID: 14118970520**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date 12/03/2015 12:37:32	Description Sold 174 KING @ 17.751	Net Change 3,078.62	Net Cash Balance -11,789.21
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Transaction ID: 14142024948**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 12/03/2015**Commission:** 9.99**Order Number:** 12041662684**Strike:****Expiration:****Routing:****Time Entered:** 12:37:32**Reg Fee:** 0.06

Date 12/03/2015 12:41:46	Description Sold 2 YHOO Jan 15 2016 45.0 Call @ 0.08	Net Change 4.43	Net Cash Balance -11,784.78
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Transaction ID: 14142681716**Underlying:** 984332106**Put/Call:** Call**Session:** Regular Market Hours**Date Entered:** 12/03/2015**Commission:** 11.49**Order Number:** 12041683894**Strike:** 45.00**Expiration:** 01/15/2016**Routing:****Time Entered:** 12:41:46**Reg Fee:** 0.08

Date 12/03/2015 12:45:35	Description Sold 18 YHOO Jan 15 2016 45.0 Call @ 0.07	Net Change 101.90	Net Cash Balance -11,682.88
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Transaction ID: 14142047195

Underlying: 984332106

Put/Call: Call

Session: Regular Market Hours

Date Entered: 12/03/2015

Commission: 23.49

Document

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Order Number: 12041703428

Strike: 45.00

Expiration: 01/15/2016

Routing:

Time Entered: 12:45:34

Reg Fee: 0.61

Date	Description	Net Change	Net Cash Balance
12/16/2015 10:19:50	Sold 500 ACHN @ 9.9002	4,940.01	-6,742.87
Transaction ID: 14203145426	Order Number: 12071795448		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 12/16/2015	Time Entered: 10:19:50		
Commission: 9.99	Reg Fee: 0.10		
12/16/2015 10:20:05	Sold 505 LL @ 18.2	9,180.84	2,437.97
Transaction ID: 14203146232	Order Number: 12071791928		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 12/16/2015	Time Entered: 10:19:12		
Commission: 9.99	Reg Fee: 0.17		
12/16/2015 10:22:34	Sold 500 GRPN @ 3.1301	1,555.03	3,993.00
Transaction ID: 14203152159	Order Number: 12071813357		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 12/16/2015	Time Entered: 10:22:34		
Commission: 9.99	Reg Fee: 0.03		
12/16/2015 10:23:55	Sold 500 AGQ @ 28.2535	14,116.50	18,109.50
Transaction ID: 14203156525	Order Number: 12071821878		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 12/16/2015	Time Entered: 10:23:55		
Commission: 9.99	Reg Fee: 0.26		
12/16/2015 10:37:42	Description CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	Net Change -12,000.00	Net Cash Balance 6,109.50
Transaction ID: 14203204218	Request ID: 57873028		
Sent via:			
Bank: Chase	Status: Approved		
Origin of request:	Amount: -12000.00		
12/16/2015 15:39:47	Sold 1000 ACHN @ 9.9105	9,900.32	16,009.82
Transaction ID: 14204589200	Order Number: 12073747773		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 12/16/2015	Time Entered: 15:39:47		
Commission: 9.99	Reg Fee: 0.19		
12/21/2015 00:00:01	Description MONEY MARKET PURCHASE (MMDA1)	Net Change 0.00	Net Cash Balance 16,009.82
Transaction ID: 14228730542	Symbol: MMDA1		
Quantity: 16009.82	Underlying:		
Put/Call:	Strike:		
Expiration:			
12/21/2015 00:00:01	Description MONEY MARKET PURCHASE	Net Change -16,009.82	Net Cash Balance -0.00
Transaction ID: 14228730534	Symbol:		
Quantity:	Underlying:		
Put/Call:	Strike:		
Expiration:			
Date	Description	Net Change	Net Cash Balance

Transaction ID: 14267841595
Quantity: 10
Put/Call: Call
Expiration: 01/20/2017

Symbol: AGQ Jan 20 2017 41.0 Call
Underlying: 74347W353
Strike: 41.00

Date	Description	Net Change	Net Cash Balance
12/29/2015 11:55:48	INTERNAL TRANSFER OF CASH	14,379.75	14,379.75

Transaction ID: 14267842240
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
12/29/2015 12:25:34	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-16,000.00	-1,620.25

Transaction ID: 14267903078
Sent via:
Bank: Chase
Origin of request:

Request ID: 58062798
Status: Approved
Amount: -16000.00

Date	Description	Net Change	Net Cash Balance
12/30/2015 01:00:57	MONEY MARKET REDEMPTION	1,620.25	-0.00

Transaction ID: 14272793903
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
12/30/2015 01:01:30	MONEY MARKET REDEMPTION (MMDA1)	0.00	-0.00

Transaction ID: 14272793917
Quantity: 1620.25
Put/Call:
Expiration:

Symbol: MMDA1
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
12/31/2015 12:52:56	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-14,000.00	-14,000.00

Transaction ID: 14289202687
Sent via:
Bank: Chase
Origin of request:

Request ID: 58109079
Status: Approved
Amount: -14000.00

Date	Description	Net Change	Net Cash Balance
12/31/2015 22:36:13	MONEY MARKET INTEREST (MMDA1)	0.00	-14,000.00

Transaction ID: 14291630141
Quantity: 0.05
Put/Call:
Expiration:

Symbol: MMDA1
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
12/31/2015 23:00:36	MARGIN INTEREST ADJUSTMENT	-73.78	-14,073.78

Transaction ID: 14298267512
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
01/04/2016 00:00:01	MONEY MARKET REDEMPTION (MMDA1)	0.00	-14,073.78

Transaction ID: 14303695138
Quantity: 14073.78
Put/Call:
Expiration:

Symbol: MMDA1
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
01/04/2016 00:00:01	MONEY MARKET REDEMPTION	14,073.78	-0.00

Transaction ID: 14303695093
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date	Description	Net Change	Net Cash Balance
01/29/2016 22:52:25	MONEY MARKET INTEREST (MMDA1)	0.00	-0.00

Transaction ID: 14445038363

Quantity: 0.01

Put/Call:

Expiration:

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Underlying:

Strike:

Date	Description	Net Change	Net Cash Balance
01/29/2016 23:13:04	MARGIN INTEREST ADJUSTMENT	-0.06	-0.06

Transaction ID: 14451635568

Symbol:

Quantity:

Underlying:

Put/Call:

Strike:

Expiration:

Date	Description	Net Change	Net Cash Balance
02/01/2016 00:00:01	MONEY MARKET REDEMPTION (MMDA1)	0.00	-0.06

Transaction ID: 14455829567

Symbol: MMDA1

Quantity: 0.06

Underlying:

Put/Call:

Strike:

Expiration:

Date	Description	Net Change	Net Cash Balance
02/01/2016 00:00:01	MONEY MARKET REDEMPTION	0.06	-0.00

Transaction ID: 14455829472

Symbol:

Quantity:

Underlying:

Put/Call:

Strike:

Expiration:



Account History - Investment Search results for 3/29/2014 to 3/29/2015

Wed Mar 30 2016 5:54:20 pm ET

Date	Description	Net Change	Net Cash Balance
03/31/2014 23:31:47	MONEY MARKET INTEREST (MMDA11)	0.00	0.00
Transaction ID: 11406048864 Quantity: 0.01 Put/Call: Expiration:		Symbol: MMDA11 Underlying: Strike:	
03/31/2014 23:46:48	MARGIN INTEREST ADJUSTMENT	-781.97	-781.97
Transaction ID: 11407408845 Quantity: Put/Call: Expiration:		Symbol: Underlying: Strike:	
04/01/2014 04:41:40	MONEY MARKET REDEMPTION	781.97	0.00
Transaction ID: 11410666523 Quantity: Put/Call: Expiration:		Symbol: Underlying: Strike:	
04/01/2014 04:47:56	MONEY MARKET REDEMPTION (MMDA11)	0.00	0.00
Transaction ID: 11410666545 Quantity: 781.97 Put/Call: Expiration:		Symbol: MMDA11 Underlying: Strike:	
04/23/2014 19:26:47	CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	50,000.00	50,000.00
Transaction ID: 11511258145 Sent via: Bank: Chase Origin of request:		Request ID: 48103255 Status: Approved Amount: 50000.00	
04/24/2014 02:16:28	MONEY MARKET PURCHASE	-50,000.00	0.00
Transaction ID: 11512326272 Quantity: Put/Call: Expiration:		Symbol: Underlying: Strike:	
04/24/2014 02:16:31	MONEY MARKET PURCHASE (MMDA11)	0.00	0.00
Transaction ID: 11512326286 Quantity: 50000 Put/Call: Expiration:		Symbol: MMDA11 Underlying: Strike:	
04/30/2014 22:25:29	MONEY MARKET INTEREST (MMDA11)	0.00	0.00
Transaction ID: 11544994642 Quantity: 0.1 Put/Call: Expiration:		Symbol: MMDA11 Underlying: Strike:	
05/01/2014 04:44:28	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-50,000.00	-50,000.00
Transaction ID: 11552716363 Sent via: Bank: Chase Origin of request:		Request ID: 48224712 Status: Approved Amount: -50000.00	

Date 05/02/2014 02:06:40	Description Document MONEY MARKET REDEMPTION	Net Change 50,000.00	Net Cash Balance 0.00
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Transaction ID: 11559085711
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date 05/02/2014 02:07:09	Description MONEY MARKET REDEMPTION (MMDA11)	Net Change 0.00	Net Cash Balance 0.00
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Transaction ID: 11559085726
Quantity: 50000
Put/Call:
Expiration:

Symbol: MMDA11
Underlying:
Strike:

Date 05/07/2014 19:32:58	Description CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	Net Change 40,000.00	Net Cash Balance 40,000.00
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Transaction ID: 11579415535
Sent via:
Bank: Chase
Origin of request:

Request ID: 48337516
Status: Approved
Amount: 40000.00

Date 05/08/2014 02:03:03	Description MONEY MARKET PURCHASE	Net Change -40,000.00	Net Cash Balance 0.00
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Transaction ID: 11580609477
Quantity:
Put/Call:
Expiration:

Symbol:
Underlying:
Strike:

Date 05/08/2014 02:03:22	Description MONEY MARKET PURCHASE (MMDA11)	Net Change 0.00	Net Cash Balance 0.00
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Transaction ID: 11580609480
Quantity: 40000
Put/Call:
Expiration:

Symbol: MMDA11
Underlying:
Strike:

Date 05/08/2014 10:08:31	Description Bought 3000 TWTR @ 31.4699	Net Change -94,419.69	Net Cash Balance -94,419.69
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Transaction ID: 11582901950
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 05/08/2014
Commission: 9.99

Order Number: 10604860390
Strike:
Expiration:
Routing:
Time Entered: 10:08:31
Reg Fee:

Date 05/08/2014 10:12:02	Description Bought 1000 TWTR @ 31.38	Net Change -31,389.99	Net Cash Balance -125,809.68
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Transaction ID: 11582912270
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 05/08/2014
Commission: 9.99

Order Number: 10604891352
Strike:
Expiration:
Routing:
Time Entered: 10:11:56
Reg Fee:

Date 05/08/2014 12:29:11	Description Sold 500 TWTR @ 32.92	Net Change 16,449.64	Net Cash Balance -109,360.04
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Transaction ID: 11583363656
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 05/08/2014
Commission: 9.99

Order Number: 10605729476
Strike:
Expiration:
Routing:
Time Entered: 12:29:10
Reg Fee: 0.37

Date 05/09/2014 02:08:03	Description OFF-CYCLE INTEREST (MMDA11)	Net Change 0.03	Net Cash Balance -109,360.01
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Transaction ID: 11585773837
Quantity:
Put/Call:
Expiration:

Symbol: MMDA11
Underlying:
Strike:

Date 05/09/2014 02:12:02	Description MONEY MARKET REDEMPTION	Net Change 40,712.76	Net Cash Balance -68,647.25
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Transaction ID: 11585773814**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/09/2014 02:12:08	MONEY MARKET REDEMPTION (MMDA11)	0.00	-68,647.25

Transaction ID: 11585773821**Quantity:** 40712.76**Put/Call:****Expiration:****Symbol:** MMDA11**Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/09/2014 10:12:47	Sold 1500 TWTR @ 32.91	49,353.91	-19,293.34

Transaction ID: 11588111324**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 05/09/2014**Commission:** 9.99**Order Number:** 10608587607**Strike:****Expiration:****Routing:****Time Entered:** 10:12:19**Reg Fee:** 1.10

Date	Description	Net Change	Net Cash Balance
05/12/2014 00:00:01	MONEY MARKET PURCHASE (MMDA11)	0.00	-19,293.34

Transaction ID: 11590163176**Quantity:** 25576.66**Put/Call:****Expiration:****Symbol:** MMDA11**Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/12/2014 00:00:01	MONEY MARKET PURCHASE	-25,576.66	-44,870.00

Transaction ID: 11590163166**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/12/2014 10:02:23	Sold 20 TWTR May 17 2014 33.5 Call @ 0.65	1,274.50	-43,595.50

Transaction ID: 11592431907**Underlying:** 90184L102**Put/Call:****Expiration:****Session:** Regular Market Hours**Date Entered:** 05/12/2014**Commission:** 24.99**Order Number:** 10611838245**Strike:** 33.50**Expiration:** 05/17/2014**Routing:****Time Entered:** 09:55:07**Reg Fee:** 0.51

Date	Description	Net Change	Net Cash Balance
05/13/2014 01:58:22	OFF-CYCLE INTEREST (MMDA11)	0.01	-43,595.49

Transaction ID: 11594678808**Quantity:****Put/Call:****Expiration:****Symbol:** MMDA11**Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/13/2014 02:01:56	MONEY MARKET REDEMPTION	25,576.66	-18,018.83

Transaction ID: 11594678777**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/13/2014 02:02:00	MONEY MARKET REDEMPTION (MMDA11)	0.00	-18,018.83

Transaction ID: 11594678784**Quantity:** 25576.66**Put/Call:****Expiration:****Symbol:** MMDA11**Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
05/15/2014 13:23:39	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-27,000.00	-45,018.83

Transaction ID: 11607181464**Sent via:****Bank:****Request ID:** 48456243**Status:** Approved

Origin of request:

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Date 05/19/2014 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (TWTR May 17 2014 33.5 Call)	Net Change 0.00	Net Cash Balance -45,018.83
Transaction ID: 11616574577 Quantity: 20 Put/Call: Call Expiration: 05/17/2014	Symbol: TWTR May 17 2014 33.5 Call Underlying: 90184L102 Strike: 33.50		
Date 05/21/2014 19:30:41	Description CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	Net Change 30,000.00	Net Cash Balance -15,018.83
Transaction ID: 11626329349 Sent via: Bank: Chase Origin of request:	Request ID: 48531189 Status: Approved Amount: 30000.00		
Date 05/23/2014 14:28:06	Description Bought 1000 TWTR @ 30.52	Net Change -30,529.99	Net Cash Balance -45,548.82
Transaction ID: 11634686989 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 05/23/2014 Commission: 9.99	Order Number: 10643336339 Strike: Expiration: Routing: Time Entered: 14:27:50 Reg Fee:		
Date 05/23/2014 15:38:56	Description Bought 1000 TWTR @ 30.52	Net Change -30,529.99	Net Cash Balance -76,078.81
Transaction ID: 11634876317 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 05/23/2014 Commission: 9.99	Order Number: 10643678742 Strike: Expiration: Routing: Time Entered: 15:38:39 Reg Fee:		
Date 05/30/2014 22:41:14	Description MARGIN INTEREST ADJUSTMENT	Net Change -159.68	Net Cash Balance -76,238.49
Transaction ID: 11660551887 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
Date 05/30/2014 22:41:14	Description FREE BALANCE INTEREST ADJUSTMENT	Net Change 0.03	Net Cash Balance -76,238.46
Transaction ID: 11660551898 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
Date 06/05/2014 10:54:10	Description Sold 500 TWTR @ 33.45	Net Change 16,714.64	Net Cash Balance -59,523.82
Transaction ID: 11687444041 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/05/2014 Commission: 9.99	Order Number: 10669329920 Strike: Expiration: Routing: Time Entered: 10:53:23 Reg Fee: 0.37		
Date 06/05/2014 10:55:14	Description CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	Net Change -10,000.00	Net Cash Balance -69,523.82
Transaction ID: 11687445401 Sent via: Bank: Chase Origin of request:	Request ID: 48751530 Status: Approved Amount: -10000.00		
Date 06/10/2014 15:40:06	Description Bought 1000 ACHN @ 7.2399	Net Change -7,249.89	Net Cash Balance -76,773.71
Transaction ID: 11709133783 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/10/2014	Order Number: 10681497109 Strike: Expiration: Routing: Time Entered: 15:40:06		

Commission: 9.99

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Date	Description	Net Change	Net Cash Balance
06/10/2014 15:43:10	Bought 1000 ACHN @ 7.25	-7,259.99	-84,033.70
Transaction ID: 11709145660 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/10/2014 Commission: 9.99	Order Number: 10681506183 Strike: Expiration: Routing: Time Entered: 15:41:40 Reg Fee:		
06/12/2014 11:02:56	Description Sold 20 TWTR Jun 13 2014 37.0 Call @ 0.55	1,074.50	Net Cash Balance -82,959.20
Transaction ID: 11719487434 Underlying: 90184L102 Put/Call: Call Session: Regular Market Hours Date Entered: 06/12/2014 Commission: 24.99	Order Number: 10687018516 Strike: 37.00 Expiration: 06/13/2014 Routing: Time Entered: 10:47:53 Reg Fee: 0.51		
06/12/2014 12:42:07	Description Bought 500 ACHN @ 6.75	-3,384.99	Net Cash Balance -86,344.19
Transaction ID: 11719688422 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/12/2014 Commission: 9.99	Order Number: 10687346412 Strike: Expiration: Routing: Time Entered: 11:51:09 Reg Fee:		
06/13/2014 09:37:00	Description Bought 500 ACHN @ 6.6	-3,309.99	Net Cash Balance -89,654.18
Transaction ID: 11724244949 Underlying: Put/Call: Session: Seamless session Date Entered: 06/13/2014 Commission: 9.99	Order Number: 10690049929 Strike: Expiration: Routing: Time Entered: 09:36:32 Reg Fee:		
06/13/2014 12:20:29	Description Bought 500 ACHN @ 6.4	-3,209.99	Net Cash Balance -92,864.17
Transaction ID: 11724668566 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/13/2014 Commission: 9.99	Order Number: 10690713312 Strike: Expiration: Routing: Time Entered: 11:07:47 Reg Fee:		
06/16/2014 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (TWTR Jun 13 2014 37.0 Call)	0.00	Net Cash Balance -92,864.17
Transaction ID: 11730219772 Quantity: 20 Put/Call: Call Expiration: 06/13/2014	Symbol: TWTR Jun 13 2014 37.0 Call Underlying: 90184L102 Strike: 37.00		
06/16/2014 13:14:20	Description Bought 500 COV @ 85.8	-42,909.99	Net Cash Balance -135,774.16
Transaction ID: 11731063380 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/16/2014 Commission: 9.99	Order Number: 10694562382 Strike: Expiration: Routing: Time Entered: 13:13:07 Reg Fee:		
06/18/2014 15:34:55	Description Sold 15 TWTR Jun 21 2014 38.0 Call @ 1	1,478.36	Net Cash Balance -134,295.80
Transaction ID: 11741515278 Underlying: 90184L102 Put/Call: Call Session: Regular Market Hours Date Entered: 06/18/2014 Commission: 21.24	Order Number: 10701916580 Strike: 38.00 Expiration: 06/21/2014 Routing: Time Entered: 15:06:17 Reg Fee: 0.40		

Date 06/18/2014 19:25:51	Description Sold 1000 TWTR @ 38.73	Net Change 38,719.15	Net Cash Balance -95,576.65
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Transaction ID: 11741816881 **Order Number:** 10702406012
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 06/18/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 19:22:34
Reg Fee: 0.86

Date 06/19/2014 04:06:43	Description CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	Net Change -18,000.00	Net Cash Balance -113,576.65
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Transaction ID: 11745203802 **Request ID:** 48968564
Sent via:
Bank: Chase **Status:** Approved
Origin of request:
Amount: -18000.00

Date 06/19/2014 14:58:53	Description Sold 16 ACHN Jun 21 2014 8.0 Call @ 0.51	Net Change 779.35	Net Cash Balance -112,797.30
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Transaction ID: 11746114009 **Order Number:** 10705499783
Underlying: 00448Q201 **Strike:** 8.00
Put/Call: Call **Expiration:** 06/21/2014
Session: Regular Market Hours **Routing:**
Date Entered: 06/19/2014 **Time Entered:** 14:58:51
Commission: 36.24 **Reg Fee:** 0.41

Date 06/19/2014 14:58:53	Description Sold 19 ACHN Jun 21 2014 8.0 Call @ 0.5	Net Change 949.51	Net Cash Balance -111,847.79
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Transaction ID: 11746114013 **Order Number:** 10705499783
Underlying: 00448Q201 **Strike:** 8.00
Put/Call: Call **Expiration:** 06/21/2014
Session: Regular Market Hours **Routing:**
Date Entered: 06/19/2014 **Time Entered:** 14:58:51
Commission: 0.00 **Reg Fee:** 0.49

Date 06/23/2014 00:00:01	Description Sold 3500 ACHN @ 8	Net Change 27,979.39	Net Cash Balance -83,868.40
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Transaction ID: 11754438336 **Order Number:**
Underlying:
Put/Call:
Session:
Date Entered:
Commission: 19.99 **Strike:**
Expiration:
Routing:
Time Entered:
Reg Fee: 0.62

Date 06/23/2014 00:00:01	Description Sold 1500 TWTR @ 38	Net Change 56,978.75	Net Cash Balance -26,889.65
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Transaction ID: 11754636641 **Order Number:**
Underlying:
Put/Call:
Session:
Date Entered:
Commission: 19.99 **Strike:**
Expiration:
Routing:
Time Entered:
Reg Fee: 1.26

Date 06/23/2014 00:00:01	Description REMOVAL OF OPTION DUE TO ASSIGNMENT (ACHN Jun 21 2014 8.0 Call)	Net Change 0.00	Net Cash Balance -26,889.65
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Transaction ID: 11755254563 **Symbol:** ACHN Jun 21 2014 8.0 Call
Quantity: 35 **Underlying:** 00448Q201
Put/Call: Call **Strike:** 8.00
Expiration: 06/21/2014

Date 06/23/2014 00:00:01	Description REMOVAL OF OPTION DUE TO ASSIGNMENT (TWTR Jun 21 2014 38.0 Call)	Net Change 0.00	Net Cash Balance -26,889.65
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Transaction ID: 11755317667 **Symbol:** TWTR Jun 21 2014 38.0 Call
Quantity: 15 **Underlying:** 90184L102
Put/Call: Call **Strike:** 38.00
Expiration: 06/21/2014

Date 06/23/2014 03:13:31	Description CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	Net Change -15,000.00	Net Cash Balance -41,889.65
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Transaction ID: 11756344276 **Request ID:** 49007177
Sent via:
Bank: Chase **Status:** Approved

Origin of request:

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Date 06/23/2014 09:32:55	Description Bought 10000 APP @ 0.7191	Net Change -7,200.99	Net Cash Balance -49,090.64
Transaction ID: 11756447742 Underlying: Put/Call: Session: Seamless session Date Entered: 06/23/2014 Commission: 9.99	Order Number: 10710957294 Strike: Expiration: Routing: Time Entered: 09:32:55 Reg Fee:		
Date 06/23/2014 10:26:17	Description Bought 10000 APP @ 0.705	Net Change -7,059.99	Net Cash Balance -56,150.63
Transaction ID: 11756632267 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/23/2014 Commission: 9.99	Order Number: 10711430313 Strike: Expiration: Routing: Time Entered: 10:26:06 Reg Fee:		
Date 06/24/2014 10:32:42	Description Sold 500 COV @ 91.15	Net Change 45,564.00	Net Cash Balance -10,586.63
Transaction ID: 11761758124 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/24/2014 Commission: 9.99	Order Number: 10714902314 Strike: Expiration: Routing: Time Entered: 10:30:28 Reg Fee: 1.01		
Date 06/24/2014 10:35:16	Description Bought 2000 ACHN @ 7.8	Net Change -15,609.99	Net Cash Balance -26,196.62
Transaction ID: 11761764467 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/24/2014 Commission: 9.99	Order Number: 10714928630 Strike: Expiration: Routing: Time Entered: 10:34:01 Reg Fee:		
Date 06/24/2014 10:49:14	Description Bought 1000 ACHN @ 7.79	Net Change -7,799.99	Net Cash Balance -33,996.61
Transaction ID: 11761825299 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/24/2014 Commission: 9.99	Order Number: 10714950150 Strike: Expiration: Routing: Time Entered: 10:37:06 Reg Fee:		
Date 06/24/2014 11:03:45	Description Bought 5000 APP @ 0.68	Net Change -3,409.99	Net Cash Balance -37,406.60
Transaction ID: 11761855911 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/24/2014 Commission: 9.99	Order Number: 10714911811 Strike: Expiration: Routing: Time Entered: 10:31:45 Reg Fee:		
Date 06/24/2014 15:05:48	Description Bought 1000 ACHN @ 7.67	Net Change -7,679.99	Net Cash Balance -45,086.59
Transaction ID: 11762334206 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/24/2014 Commission: 9.99	Order Number: 10716235388 Strike: Expiration: Routing: Time Entered: 15:02:04 Reg Fee:		
Date 06/25/2014 14:07:56	Description Sold 1000 TWTR @ 39.5	Net Change 39,489.13	Net Cash Balance -5,597.46
Transaction ID: 11767776876 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/25/2014	Order Number: 10720806002 Strike: Expiration: Routing: Time Entered: 14:06:44		

Commission: 9.99

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Date 06/25/2014 14:10:55	Description Bought 1000 ACHN @ 7.6	Net Change -7,609.99	Net Cash Balance -13,207.45
Transaction ID: 11767782499 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/25/2014 Commission: 9.99	Order Number: 10720813820 Strike: Expiration: Routing: Time Entered: 14:08:47 Reg Fee:		
Date 06/25/2014 14:14:50	Description Bought 1000 ACHN @ 7.52	Net Change -7,529.99	Net Cash Balance -20,737.44
Transaction ID: 11767790707 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/25/2014 Commission: 9.99	Order Number: 10720837220 Strike: Expiration: Routing: Time Entered: 14:13:48 Reg Fee:		
Date 06/25/2014 15:31:03	Description Bought 1000 ACHN @ 7.43	Net Change -7,439.99	Net Cash Balance -28,177.43
Transaction ID: 11767944333 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 06/25/2014 Commission: 9.99	Order Number: 10721145697 Strike: Expiration: Routing: Time Entered: 15:29:55 Reg Fee:		
Date 06/30/2014 23:29:43	Description MARGIN INTEREST ADJUSTMENT	Net Change -527.48	Net Cash Balance -28,704.91
Transaction ID: 11798871017 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
Date 07/07/2014 13:58:12	Description Bought 800 ACHN @ 7.47	Net Change -5,985.99	Net Cash Balance -34,690.90
Transaction ID: 11831716685 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 07/07/2014 Commission: 9.99	Order Number: 10746822154 Strike: Expiration: Routing: Time Entered: 13:56:02 Reg Fee:		
Date 07/07/2014 18:45:26	Description Sold 6300 APP @ 0.94	Net Change 5,911.87	Net Cash Balance -28,779.03
Transaction ID: 11832543786 Underlying: Put/Call: Session: Seamless session Date Entered: 07/07/2014 Commission: 9.99	Order Number: 10747526458 Strike: Expiration: Routing: Time Entered: 18:37:08 Reg Fee: 0.14		
Date 07/08/2014 11:50:53	Description Bought 700 ACHN @ 6.83	Net Change -4,790.99	Net Cash Balance -33,570.02
Transaction ID: 11838217356 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 07/08/2014 Commission: 9.99	Order Number: 10749903684 Strike: Expiration: Routing: Time Entered: 11:48:07 Reg Fee:		
Date 07/10/2014 14:38:52	Description Sold 8700 APP @ 1	Net Change 8,689.81	Net Cash Balance -24,880.21
Transaction ID: 11849107489 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 07/10/2014 Commission: 9.99	Order Number: 10757388021 Strike: Expiration: Routing: Time Entered: 14:38:02 Reg Fee: 0.20		

Date 07/10/2014 17:14:12	Description Sold 5000 APP @ 1.03	Net Change 5,139.89	Net Cash Balance -19,740.32
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Transaction ID: 11849512641 **Order Number:** 10757844582
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 07/10/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 16:47:53
Reg Fee: 0.12

Date 07/10/2014 18:20:24	Description Sold 5000 APP @ 1.05	Net Change 5,239.89	Net Cash Balance -14,500.43
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Transaction ID: 11849547934 **Order Number:** 10757862906
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 07/10/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 18:16:15
Reg Fee: 0.12

Date 07/10/2014 18:25:51	Description INTERNAL TRANSFER OF CASH	Net Change -8,000.00	Net Cash Balance -22,500.43
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Transaction ID: 11849548095 **Symbol:**
Quantity:
Put/Call:
Expiration:
Session:
Date Entered:
Commission:

Underlying:
Strike:

Date 07/11/2014 09:32:28	Description Sold 10 TWTR Jul 19 2014 39.0 Call @ 0.61	Net Change 592.25	Net Cash Balance -21,908.18
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Transaction ID: 11853477855 **Order Number:** 10759049098
Underlying: 90184L102 **Strike:** 39.00
Put/Call: Call **Expiration:** 07/19/2014
Session: Regular Market Hours **Routing:**
Date Entered: 07/11/2014 **Time Entered:** 09:32:27
Commission: 17.49 **Reg Fee:** 0.26

Date 07/11/2014 09:32:28	Description Bought 10 TWTR Jul 19 2014 41.0 Call @ 0.19	Net Change -197.74	Net Cash Balance -22,105.92
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Transaction ID: 11853477876 **Order Number:** 10759049098.1
Underlying: 90184L102 **Strike:** 41.00
Put/Call: Call **Expiration:** 07/19/2014
Session: Regular Market Hours **Routing:**
Date Entered: 07/11/2014 **Time Entered:** 09:32:27
Commission: 7.50 **Reg Fee:** 0.24

Date 07/11/2014 11:57:40	Description Sold 8 ACHN Jul 19 2014 9.0 Call @ 0.1	Net Change 63.80	Net Cash Balance -22,042.12
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Transaction ID: 11853880758 **Order Number:** 10759540257
Underlying: 00448Q201 **Strike:** 9.00
Put/Call: Call **Expiration:** 07/19/2014
Session: Regular Market Hours **Routing:**
Date Entered: 07/11/2014 **Time Entered:** 10:44:10
Commission: 15.99 **Reg Fee:** 0.21

Date 07/11/2014 16:09:19	Description INTERNAL TRANSFER OF CASH	Net Change 8,000.49	Net Cash Balance -14,041.63
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Transaction ID: 11854559329 **Symbol:**
Quantity:
Put/Call:
Expiration:
Session:
Date Entered:
Commission:

Underlying:
Strike:

Date 07/11/2014 16:10:53	Description INTERNAL TRANSFER OF CASH	Net Change 8,000.49	Net Cash Balance -6,041.14
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Transaction ID: 11854562112 **Symbol:**
Quantity:
Put/Call:
Expiration:
Session:
Date Entered:
Commission:

Underlying:
Strike:

Date 07/14/2014 03:05:19	Description INTERNAL TRANSFER OF CASH	Net Change -8,000.49	Net Cash Balance -14,041.63
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Transaction ID: 11858043547 **Symbol:**
Quantity:
Put/Call:
Expiration:
Session:
Date Entered:
Commission:

Underlying:
Strike:

Expiration: Document Page 75 of 108

Date 07/16/2014 13:07:44	Description Bought 1500 ACHN @ 6.93	Net Change -10,404.99	Net Cash Balance -24,446.62
Transaction ID: 11869546180	Order Number: 10770263939		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 07/16/2014	Time Entered: 13:05:28		
Commission: 9.99	Reg Fee:		
Date 07/21/2014 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (TWTR Jul 19 2014 39.0 Call)	Net Change 0.00	Net Cash Balance -24,446.62
Transaction ID: 11882289138	Symbol: TWTR Jul 19 2014 39.0 Call		
Quantity: 10	Underlying: 90184L102		
Put/Call: Call	Strike: 39.00		
Expiration: 07/19/2014			
Date 07/21/2014 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (TWTR Jul 19 2014 41.0 Call)	Net Change 0.00	Net Cash Balance -24,446.62
Transaction ID: 11882292046	Symbol: TWTR Jul 19 2014 41.0 Call		
Quantity: 10	Underlying: 90184L102		
Put/Call: Call	Strike: 41.00		
Expiration: 07/19/2014			
Date 07/21/2014 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (ACHN Jul 19 2014 9.0 Call)	Net Change 0.00	Net Cash Balance -24,446.62
Transaction ID: 11882296776	Symbol: ACHN Jul 19 2014 9.0 Call		
Quantity: 8	Underlying: 00448Q201		
Put/Call: Call	Strike: 9.00		
Expiration: 07/19/2014			
Date 07/24/2014 09:55:07	Description Bought 1000 GOGO @ 16.79	Net Change -16,799.99	Net Cash Balance -41,246.61
Transaction ID: 11897761264	Order Number: 10790125159		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 07/24/2014	Time Entered: 09:54:26		
Commission: 9.99	Reg Fee:		
Date 07/24/2014 11:42:59	Description Sold 100 ACHN Aug 16 2014 8.0 Call @ 0.4	Net Change 3,912.52	Net Cash Balance -37,334.09
Transaction ID: 11898061654	Order Number: 10790172568		
Underlying: 00448Q201	Strike: 8.00		
Put/Call: Call	Expiration: 08/16/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 07/24/2014	Time Entered: 09:59:26		
Commission: 84.99	Reg Fee: 2.49		
Date 07/24/2014 17:44:25	Description Sold Short 100 AMZN @ 324.5	Net Change 32,439.29	Net Cash Balance -4,894.80
Transaction ID: 11898841277	Order Number: 10792213165		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Seamless session	Routing:		
Date Entered: 07/24/2014	Time Entered: 17:42:26		
Commission: 9.99	Reg Fee: 0.72		
Date 07/25/2014 09:29:37	Description Bought to Cover 100 AMZN @ 316.5	Net Change -31,659.99	Net Cash Balance -36,554.79
Transaction ID: 11903692039	Order Number: 10793421139		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Seamless session	Routing:		
Date Entered: 07/25/2014	Time Entered: 09:29:35		
Commission: 9.99	Reg Fee:		
Date 07/28/2014 13:47:39	Description Bought 1000 GOGO @ 16.45	Net Change -16,459.99	Net Cash Balance -53,014.78
Transaction ID: 11908809065	Order Number: 10798436407		

Underlying:**Put/Call:****Session:** Regular Market Hours**Date Entered:** 07/28/2014**Commission:** 9.99**Expiration:****Routing:****Time Entered:** 13:41:57**Reg Fee:**

Date	Description	Net Change	Net Cash Balance
07/29/2014 10:16:03	Sold 20 GOGO Aug 16 2014 18.0 Call @ 0.8	1,574.49	-51,440.29

Transaction ID: 11912966007**Underlying:** 38046C109**Put/Call:** Call**Session:** Regular Market Hours**Date Entered:** 07/29/2014**Commission:** 24.99**Order Number:** 10800849296**Strike:** 18.00**Expiration:** 08/16/2014**Routing:****Time Entered:** 10:16:03**Reg Fee:** 0.52

Date	Description	Net Change	Net Cash Balance
07/29/2014 17:18:49	Bought 1000 TWTR @ 50.05	-50,059.99	-101,500.28

Transaction ID: 11913783141**Underlying:****Put/Call:****Session:** Seamless session**Date Entered:** 07/29/2014**Commission:** 9.99**Order Number:** 10802697526**Strike:****Expiration:****Routing:****Time Entered:** 17:12:16**Reg Fee:**

Date	Description	Net Change	Net Cash Balance
07/29/2014 21:50:15	MARK TO THE MARKET	439.29	-101,500.28

Transaction ID: 11914051712**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
07/29/2014 21:50:15	MARK TO THE MARKET	-439.29	-101,500.28

Transaction ID: 11914051711**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
07/30/2014 21:55:13	MARK TO THE MARKET	340.01	-101,500.28

Transaction ID: 11918384453**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
07/30/2014 21:55:13	MARK TO THE MARKET	-340.01	-101,500.28

Transaction ID: 11918384452**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
07/31/2014 23:11:38	MARGIN INTEREST ADJUSTMENT	-187.51	-101,687.79

Transaction ID: 11931308493**Quantity:****Put/Call:****Expiration:****Symbol:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
08/05/2014 19:36:34	CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	3,500.00	-98,187.79

Transaction ID: 11954408855**Sent via:****Bank:** Chase**Origin of request:****Request ID:** 49684983**Status:** Approved**Amount:** 3500.00

Date	Description	Net Change	Net Cash Balance
08/08/2014 19:51:04	CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	2,500.00	-95,687.79

Transaction ID: 11969108143**Sent via:****Request ID:** 49742113

Bank: Chase
Origin of request:

Status: Approved
Amount: 2500.00

Date 08/11/2014 19:56:53	Description CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	Net Change 7,000.00	Net Cash Balance -88,687.79
Transaction ID: 11974255333	Request ID: 49767763		
Sent via:			
Bank: Chase Origin of request:	Status: Approved Amount: 7000.00		
Date 08/12/2014 09:34:19	Description Bought 500 GOGO @ 15.06	Net Change -7,539.99	Net Cash Balance -96,227.78
Transaction ID: 11977460866	Order Number: 10835885477		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 08/12/2014	Time Entered: 09:33:39		
Commission: 9.99	Reg Fee:		
Date 08/12/2014 09:45:16	Description Bought 500 GOGO @ 14.8	Net Change -7,409.99	Net Cash Balance -103,637.77
Transaction ID: 11977500045	Order Number: 10835953086		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 08/12/2014	Time Entered: 09:40:07		
Commission: 9.99	Reg Fee:		
Date 08/12/2014 10:47:31	Description Bought 500 GOGO @ 14.51	Net Change -7,264.99	Net Cash Balance -110,902.76
Transaction ID: 11977681122	Order Number: 10836420753		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 08/12/2014	Time Entered: 10:45:42		
Commission: 9.99	Reg Fee:		
Date 08/15/2014 09:30:17	Description Bought 100 ACHN Aug 16 2014 8.0 Call @ 1.6	Net Change -16,087.39	Net Cash Balance -126,990.15
Transaction ID: 11991700064	Order Number: 10845548682		
Underlying: 00448Q201	Strike: 8.00		
Put/Call: Call	Expiration: 08/16/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/15/2014	Time Entered: 09:27:02		
Commission: 84.99	Reg Fee: 2.40		
Date 08/18/2014 00:00:01	Description REMOVAL OF OPTION DUE TO EXPIRATION (GOGO Aug 16 2014 18.0 Call)	Net Change 0.00	Net Cash Balance -126,990.15
Transaction ID: 11995947017	Symbol: GOGO Aug 16 2014 18.0 Call		
Quantity: 20	Underlying: 38046C109		
Put/Call: Call	Strike: 18.00		
Expiration: 08/16/2014			
Date 08/18/2014 08:44:14	Description Sold 1000 ACHN @ 9.85	Net Change 9,839.79	Net Cash Balance -117,150.36
Transaction ID: 11997661963	Order Number: 10849124098		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Seamless session	Routing:		
Date Entered: 08/18/2014	Time Entered: 08:42:54		
Commission: 9.99	Reg Fee: 0.22		
Date 08/21/2014 12:20:25	Description Sold 35 GOGO Sep 20 2014 18.0 Call @ 0.85	Net Change 2,937.85	Net Cash Balance -114,212.51
Transaction ID: 12012250137	Order Number: 10860526755		
Underlying: 38046C109	Strike: 18.00		
Put/Call: Call	Expiration: 09/20/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/21/2014	Time Entered: 12:20:03		
Commission: 36.24	Reg Fee: 0.91		

Date	Description	Document	Page 78 of 108	Net Change	Net Cash Balance
08/21/2014 12:28:16	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)			-11,500.00	-125,712.51

Transaction ID: 12012261768	Request ID: 49933862		
Sent via:			
Bank: Chase	Status: Approved		
Origin of request:	Amount: -11500.00		
Date	Description	Net Change	Net Cash Balance
08/21/2014 12:37:46	Bought 25 GOGO Sep 20 2014 18.0 Call @ 0.88	-2,236.84	-127,949.35
Transaction ID: 12012276701	Order Number: 10860590350		
Underlying: 38046C109	Strike: 18.00		
Put/Call: Call	Expiration: 09/20/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/21/2014	Time Entered: 12:37:33		
Commission: 36.24	Reg Fee: 0.60		
Date	Description	Net Change	Net Cash Balance
08/21/2014 12:37:46	Bought 10 GOGO Sep 20 2014 18.0 Call @ 0.87	-870.24	-128,819.59
Transaction ID: 12012276707	Order Number: 10860590350		
Underlying: 38046C109	Strike: 18.00		
Put/Call: Call	Expiration: 09/20/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/21/2014	Time Entered: 12:37:33		
Commission: 0.00	Reg Fee: 0.24		
Date	Description	Net Change	Net Cash Balance
08/25/2014 11:51:24	Sold 1000 ACHN @ 10.13	10,119.78	-118,699.81
Transaction ID: 12021299329	Order Number: 10867035744		
Underlying:	Strike:		
Put/Call:	Expiration:		
Session: Regular Market Hours	Routing:		
Date Entered: 08/25/2014	Time Entered: 11:50:00		
Commission: 9.99	Reg Fee: 0.23		
Date	Description	Net Change	Net Cash Balance
08/25/2014 13:00:01	Sold 50 ACHN Sep 20 2014 10.0 Call @ 1	4,951.19	-113,748.62
Transaction ID: 12021567785	Order Number: 10867031642		
Underlying: 00448Q201	Strike: 10.00		
Put/Call: Call	Expiration: 09/20/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/25/2014	Time Entered: 11:49:03		
Commission: 47.49	Reg Fee: 1.32		
Date	Description	Net Change	Net Cash Balance
08/25/2014 13:29:27	Sold 30 ACHN Sep 20 2014 11.0 Call @ 0.9	2,666.73	-111,081.89
Transaction ID: 12021609238	Order Number: 10867402495		
Underlying: 00448Q201	Strike: 11.00		
Put/Call: Call	Expiration: 09/20/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/25/2014	Time Entered: 13:11:42		
Commission: 32.49	Reg Fee: 0.78		
Date	Description	Net Change	Net Cash Balance
08/25/2014 14:17:12	Sold 35 GOGO Sep 20 2014 18.0 Call @ 0.85	2,937.85	-108,144.04
Transaction ID: 12021682610	Order Number: 10867407064		
Underlying: 38046C109	Strike: 18.00		
Put/Call: Call	Expiration: 09/20/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 08/25/2014	Time Entered: 13:12:55		
Commission: 36.24	Reg Fee: 0.91		
Date	Description	Net Change	Net Cash Balance
08/26/2014 03:11:02	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-13,000.00	-121,144.04
Transaction ID: 12025026523	Request ID: 49987759		
Sent via:			
Bank: Chase	Status: Approved		
Origin of request:	Amount: -13000.00		
Date	Description	Net Change	Net Cash Balance
08/26/2014 17:18:19	INTERNAL TRANSFER OF CASH	4,900.00	-116,244.04
Transaction ID: 12026190847	Symbol:		

Quantity:**Put/Call:****Expiration:****Underlying:****Strike:**

Date	Description	Net Change	Net Cash Balance
08/29/2014 22:58:16	MARGIN INTEREST ADJUSTMENT	-693.03	-116,937.07

Transaction ID: 12045553364**Symbol:****Quantity:****Underlying:****Put/Call:****Strike:****Expiration:**

Date	Description	Net Change	Net Cash Balance
09/02/2014 10:36:48	Sold 300 TWTR @ 51.2101	15,352.70	-101,584.37

Transaction ID: 12054762369**Order Number:** 10883146348**Underlying:****Strike:****Put/Call:****Expiration:****Session:** Regular Market Hours**Routing:****Date Entered:** 09/02/2014**Time Entered:** 10:36:48**Commission:** 9.99**Reg Fee:** 0.34

Date	Description	Net Change	Net Cash Balance
09/03/2014 04:29:40	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-10,000.00	-111,584.37

Transaction ID: 12062140102**Request ID:** 50111502**Sent via:****Status:****Bank:** Chase**Approved****Origin of request:****Amount:** -10000.00

Date	Description	Net Change	Net Cash Balance
09/05/2014 10:47:36	Bought 30 ACHN Sep 20 2014 11.0 Call @ 1.1	-3,333.21	-114,917.58

Transaction ID: 12073797291**Order Number:** 10894028181**Underlying:** 00448Q201**Strike:** 11.00**Put/Call:** Call**Expiration:** 09/20/2014**Session:** Regular Market Hours**Routing:****Date Entered:** 09/05/2014**Time Entered:** 10:40:28**Commission:** 32.49**Reg Fee:** 0.72

Date	Description	Net Change	Net Cash Balance
09/05/2014 10:51:07	Bought 50 ACHN Sep 20 2014 10.0 Call @ 1.7	-8,548.69	-123,466.27

Transaction ID: 12073806020**Order Number:** 10894030058**Underlying:** 00448Q201**Strike:** 10.00**Put/Call:** Call**Expiration:** 09/20/2014**Session:** Regular Market Hours**Routing:****Date Entered:** 09/05/2014**Time Entered:** 10:40:45**Commission:** 47.49**Reg Fee:** 1.20

Date	Description	Net Change	Net Cash Balance
09/05/2014 13:21:20	Bought 35 GOGO Sep 20 2014 18.0 Call @ 0.3	-1,087.08	-124,553.35

Transaction ID: 12074112583**Order Number:** 10894782610**Underlying:** 38046C109**Strike:** 18.00**Put/Call:** Call**Expiration:** 09/20/2014**Session:** Regular Market Hours**Routing:****Date Entered:** 09/05/2014**Time Entered:** 13:16:44**Commission:** 36.24**Reg Fee:** 0.84

Date	Description	Net Change	Net Cash Balance
09/09/2014 12:51:20	Bought 15 TWX Nov 22 2014 80.0 Call @ 1.96	-2,961.60	-127,514.95

Transaction ID: 12085898907**Order Number:** 10901528700**Underlying:** 887317303**Strike:** 80.00**Put/Call:** Call**Expiration:** 11/22/2014**Session:** Regular Market Hours**Routing:****Date Entered:** 09/09/2014**Time Entered:** 12:39:52**Commission:** 21.24**Reg Fee:** 0.36

Date	Description	Net Change	Net Cash Balance
09/10/2014 10:55:15	Sold 700 TWTR @ 52.32	36,613.20	-90,901.75

Transaction ID: 12093517627**Order Number:** 10904870431**Underlying:****Strike:****Put/Call:****Expiration:****Session:** Regular Market Hours**Routing:****Date Entered:** 09/10/2014**Time Entered:** 10:53:45**Commission:** 9.99**Reg Fee:** 0.81

Date	Description	Net Change	Net Cash Balance
09/10/2014 11:32:03	Bought 45 TWX Nov 22 2014 80.0 Call @ 1.65	-7,469.82	-98,371.57

Transaction ID: 12093622610	Order Number: 10905070260
Underlying: 887317303	Strike: 80.00
Put/Call: Call	Expiration: 11/22/2014
Session: Regular Market Hours	Routing:
Date Entered: 09/10/2014	Time Entered: 11:32:02
Commission: 43.74	Reg Fee: 1.08

Date	Description	Net Change	Net Cash Balance
09/17/2014 10:45:08	Sold 80 ACHN Sep 20 2014 13.0 Call @ 0.15	1,128.06	-97,243.51

Transaction ID: 12121834923	Order Number: 10922077024
Underlying: 00448Q201	Strike: 13.00
Put/Call: Call	Expiration: 09/20/2014
Session: Regular Market Hours	Routing:
Date Entered: 09/17/2014	Time Entered: 10:40:45
Commission: 69.99	Reg Fee: 1.95

Date	Description	Net Change	Net Cash Balance
09/17/2014 11:55:21	Sold 35 GOGO Sep 20 2014 19.0 Call @ 0.15	487.90	-96,755.61

Transaction ID: 12121981622	Order Number: 10922072937
Underlying: 38046C109	Strike: 19.00
Put/Call: Call	Expiration: 09/20/2014
Session: Regular Market Hours	Routing:
Date Entered: 09/17/2014	Time Entered: 10:40:01
Commission: 36.24	Reg Fee: 0.86

Date	Description	Net Change	Net Cash Balance
09/22/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (GOGO Sep 20 2014 19.0 Call)	0.00	-96,755.61

Transaction ID: 12135358148	Symbol: GOGO Sep 20 2014 19.0 Call
Quantity: 35	Underlying: 38046C109
Put/Call: Call	Strike: 19.00
Expiration: 09/20/2014	

Date	Description	Net Change	Net Cash Balance
09/22/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (ACHN Sep 20 2014 13.0 Call)	0.00	-96,755.61

Transaction ID: 12135476944	Symbol: ACHN Sep 20 2014 13.0 Call
Quantity: 80	Underlying: 00448Q201
Put/Call: Call	Strike: 13.00
Expiration: 09/20/2014	

Date	Description	Net Change	Net Cash Balance
09/26/2014 19:43:05	CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	13,000.00	-83,755.61

Transaction ID: 12162441534	Request ID: 50501925
Sent via:	
Bank: Chase	Status: Approved

Origin of request:

Amount: 13000.00

Date	Description	Net Change	Net Cash Balance
09/30/2014 23:15:25	MARGIN INTEREST ADJUSTMENT	-666.33	-84,421.94

Transaction ID: 12186459851	Symbol:
Quantity:	Underlying:
Put/Call:	Strike:
Expiration:	

Date	Description	Net Change	Net Cash Balance
10/01/2014 09:30:06	Bought 40 TWX Nov 22 2014 80.0 Call @ 1.4	-5,640.95	-90,062.89

Transaction ID: 12195785619	Order Number: 10957048746
Underlying: 887317303	Strike: 80.00
Put/Call: Call	Expiration: 11/22/2014
Session: Regular Market Hours	Routing:
Date Entered: 09/30/2014	Time Entered: 09:13:03
Commission: 39.99	Reg Fee: 0.96

Date	Description	Net Change	Net Cash Balance
10/15/2014 13:01:45	Sold 35 GOGO Oct 18 2014 17.0 Call @ 0.1	312.91	-89,749.98

Transaction ID: 12261000826	Order Number: 11004494076
Underlying: 38046C109	Strike: 17.00
Put/Call: Call	Expiration: 10/18/2014
Session: Regular Market Hours	Routing:
Date Entered: 10/15/2014	Time Entered: 13:01:45

Commission: 36.24

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Date	Description	Net Change	Net Cash Balance
10/15/2014 15:46:40	Bought 35 GOGO Oct 18 2014 17.0 Call @ 0.15	-562.08	-90,312.06
Transaction ID: 12261487496	Order Number: 11005871769		
Underlying: 38046C109	Strike: 17.00		
Put/Call: Call	Expiration: 10/18/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 10/15/2014	Time Entered: 15:36:03		
Commission: 36.24	Reg Fee: 0.84		
Date	Description	Net Change	Net Cash Balance
10/16/2014 11:20:47	Sold 80 ACHN Oct 18 2014 12.0 Call @ 0.1	728.07	-89,583.99
Transaction ID: 12267725089	Order Number: 11008335415		
Underlying: 00448Q201	Strike: 12.00		
Put/Call: Call	Expiration: 10/18/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 10/16/2014	Time Entered: 10:49:04		
Commission: 69.99	Reg Fee: 1.94		
Date	Description	Net Change	Net Cash Balance
10/16/2014 14:33:52	Sold 5 TWX Oct 18 2014 77.5 Call @ 0.1	36.13	-89,547.86
Transaction ID: 12268003268	Order Number: 11009765082		
Underlying: 887317303	Strike: 77.50		
Put/Call: Call	Expiration: 10/18/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 10/16/2014	Time Entered: 14:33:52		
Commission: 13.74	Reg Fee: 0.13		
Date	Description	Net Change	Net Cash Balance
10/20/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (TWX Oct 18 2014 77.5 Call)	0.00	-89,547.86
Transaction ID: 12276701975	Symbol: TWX Oct 18 2014 77.5 Call		
Quantity: 5	Underlying: 887317303		
Put/Call: Call	Strike: 77.50		
Expiration: 10/18/2014			
Date	Description	Net Change	Net Cash Balance
10/20/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (ACHN Oct 18 2014 12.0 Call)	0.00	-89,547.86
Transaction ID: 12276917497	Symbol: ACHN Oct 18 2014 12.0 Call		
Quantity: 80	Underlying: 00448Q201		
Put/Call: Call	Strike: 12.00		
Expiration: 10/18/2014			
Date	Description	Net Change	Net Cash Balance
10/30/2014 11:16:03	Sold 20 TWX Nov 22 2014 80.0 Call @ 2	3,974.44	-85,573.42
Transaction ID: 12318482912	Order Number: 11046008761		
Underlying: 887317303	Strike: 80.00		
Put/Call: Call	Expiration: 11/22/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 10/30/2014	Time Entered: 11:15:18		
Commission: 24.99	Reg Fee: 0.57		
Date	Description	Net Change	Net Cash Balance
10/30/2014 13:56:16	Sold 20 TWX Nov 22 2014 80.0 Call @ 2.2	4,374.43	-81,198.99
Transaction ID: 12318816467	Order Number: 11046596079		
Underlying: 887317303	Strike: 80.00		
Put/Call: Call	Expiration: 11/22/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 10/30/2014	Time Entered: 13:15:22		
Commission: 24.99	Reg Fee: 0.58		
Date	Description	Net Change	Net Cash Balance
10/30/2014 15:56:01	Sold 3 ACHN Oct 31 2014 12.0 Call @ 0.4	107.67	-81,091.32
Transaction ID: 12319172179	Order Number: 11047481946		
Underlying: 00448Q201	Strike: 12.00		
Put/Call: Call	Expiration: 10/31/2014		
Session: Regular Market Hours	Routing:		
Date Entered: 10/30/2014	Time Entered: 15:49:48		
Commission: 12.24	Reg Fee: 0.09		

Date Description Net Change Net Cash Balance

10/31/2014 22:50:51

MARGIN INTERDOCUMENTATION

-577.16

-81,668.48

Transaction ID: 12333278983**Symbol:****Quantity:****Underlying:****Put/Call:****Strike:****Expiration:**

Date	Description	Net Change	Net Cash Balance
11/03/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (ACHN Oct 31 2014 12.0 Call)	0.00	-81,668.48

Transaction ID: 12335738282**Symbol:** ACHN Oct 31 2014 12.0 Call**Quantity:****Underlying:** 00448Q201**Put/Call:****Strike:** 12.00**Expiration:** 10/31/2014

Date	Description	Net Change	Net Cash Balance
11/03/2014 09:52:54	Sold 300 ACHN @ 12.02	3,595.93	-78,072.55

Transaction ID: 12342204938**Order Number:** 11053308065**Underlying:****Strike:****Put/Call:****Expiration:****Session:****Routing:****Date Entered:** 11/03/2014**Time Entered:** 09:52:49**Commission:** 9.99**Reg Fee:** 0.08

Date	Description	Net Change	Net Cash Balance
11/03/2014 09:54:00	Sold 200 ACHN @ 12.03	2,395.95	-75,676.60

Transaction ID: 12342211609**Order Number:** 11053319828**Underlying:****Strike:****Put/Call:****Expiration:****Session:****Routing:****Date Entered:** 11/03/2014**Time Entered:** 09:53:57**Commission:** 9.99**Reg Fee:** 0.06

Date	Description	Net Change	Net Cash Balance
11/03/2014 09:55:18	Sold 500 ACHN @ 12.0901	6,034.92	-69,641.68

Transaction ID: 12342214916**Order Number:** 11053333531**Underlying:****Strike:****Put/Call:****Expiration:****Session:****Routing:****Date Entered:** 11/03/2014**Time Entered:** 09:55:18**Commission:** 9.99**Reg Fee:** 0.14

Date	Description	Net Change	Net Cash Balance
11/03/2014 10:11:11	Bought 1100 TWTR @ 40.65	-44,724.99	-114,366.67

Transaction ID: 12342273309**Order Number:** 11053485172**Underlying:****Strike:****Put/Call:****Expiration:****Session:****Routing:****Date Entered:** 11/03/2014**Time Entered:** 10:11:05**Commission:** 9.99**Reg Fee:**

Date	Description	Net Change	Net Cash Balance
11/06/2014 19:30:28	CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	8,000.00	-106,366.67

Transaction ID: 12361299512**Request ID:** 51163553**Sent via:****Status:** Approved**Bank:****Amount:** 8000.00**Origin of request:**

Date	Description	Net Change	Net Cash Balance
11/10/2014 10:38:37	Sold 20 ACHN Nov 22 2014 12.5 Call @ 1.3	2,574.47	-103,792.20

Transaction ID: 12372798512**Order Number:** 11072466556**Underlying:** 00448Q201**Strike:** 12.50**Put/Call:****Expiration:** 11/22/2014**Session:****Routing:****Date Entered:** 11/10/2014**Time Entered:** 10:31:06**Commission:** 24.99**Reg Fee:** 0.54

Date	Description	Net Change	Net Cash Balance
11/11/2014 12:49:00	Sold 35 GOGO Dec 20 2014 18.0 Call @ 1.5	5,212.80	-98,579.40

Transaction ID: 12375455665**Order Number:** 11076316416**Underlying:** 38046C109**Strike:** 18.00**Put/Call:****Expiration:** 12/20/2014**Session:****Routing:**

Date Entered: 11/11/2014
 Commission: 36.24

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 Date Entered: 11/11/2014 10:46:40
 Reg Fee: 0.96

Date	Description	Net Change	Net Cash Balance
11/12/2014 10:46:40	Bought 3000 GERN @ 2.35	-7,059.99	-105,639.39

Transaction ID: 12379683899
 Underlying:
 Put/Call:
 Session: Regular Market Hours
 Date Entered: 11/12/2014
 Commission: 9.99

Order Number: 11079331453
 Strike:
 Expiration:
 Routing:
 Time Entered: 10:36:46
 Reg Fee:

Date	Description	Net Change	Net Cash Balance
11/12/2014 12:31:41	Sold 50 ACHN Dec 20 2014 12.0 Call @ 4	19,950.86	-85,688.53

Transaction ID: 12379926643
 Underlying: 00448Q201
 Put/Call: Call
 Session: Regular Market Hours
 Date Entered: 11/12/2014
 Commission: 47.49

Order Number: 11079615812
 Strike: 12.00
 Expiration: 12/20/2014
 Routing:
 Time Entered: 11:27:11
 Reg Fee: 1.65

Date	Description	Net Change	Net Cash Balance
11/14/2014 02:40:37	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-10,000.00	-95,688.53

Transaction ID: 12390502727
 Sent via:
 Bank: Chase
 Origin of request:

Request ID: 51268669
 Status: Approved
 Amount: -10000.00

Date	Description	Net Change	Net Cash Balance
11/14/2014 10:47:37	Sold 60 TWX Nov 22 2014 80.0 Call @ 0.75	4,443.47	-91,245.06

Transaction ID: 12390939478
 Underlying: 887317303
 Put/Call: Call
 Session: Regular Market Hours
 Date Entered: 11/14/2014
 Commission: 54.99

Order Number: 11086524084
 Strike: 80.00
 Expiration: 11/22/2014
 Routing:
 Time Entered: 10:22:48
 Reg Fee: 1.54

Date	Description	Net Change	Net Cash Balance
11/14/2014 11:37:57	Bought 4000 GERN @ 2.73	-10,929.99	-102,175.05

Transaction ID: 12391068172
 Underlying:
 Put/Call:
 Session: Regular Market Hours
 Date Entered: 11/14/2014
 Commission: 9.99

Order Number: 11086981337
 Strike:
 Expiration:
 Routing:
 Time Entered: 11:35:21
 Reg Fee:

Date	Description	Net Change	Net Cash Balance
11/14/2014 15:59:56	Bought 3000 GERN @ 2.75	-8,259.99	-110,435.04

Transaction ID: 12391934118
 Underlying:
 Put/Call:
 Session: Regular Market Hours
 Date Entered: 11/14/2014
 Commission: 9.99

Order Number: 11088137453
 Strike:
 Expiration:
 Routing:
 Time Entered: 15:29:46
 Reg Fee:

Date	Description	Net Change	Net Cash Balance
11/18/2014 11:38:39	Bought 15 GOGO Dec 20 2014 18.0 Call @ 0.6	-921.60	-111,356.64

Transaction ID: 12402317995
 Underlying: 38046C109
 Put/Call: Call
 Session: Regular Market Hours
 Date Entered: 11/18/2014
 Commission: 21.24

Order Number: 11094133279
 Strike: 18.00
 Expiration: 12/20/2014
 Routing:
 Time Entered: 11:32:53
 Reg Fee: 0.36

Date	Description	Net Change	Net Cash Balance
11/19/2014 13:44:59	Bought 20 ACHN Nov 22 2014 12.5 Call @ 0.9	-1,825.47	-113,182.11

Transaction ID: 12407257135
 Underlying: 00448Q201
 Put/Call: Call
 Session: Regular Market Hours
 Date Entered: 11/19/2014

Order Number: 11097874792
 Strike: 12.50
 Expiration: 11/22/2014
 Routing:
 Time Entered: 11:20:29

Commission: 24.99

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Date	Description	Net Change	Net Cash Balance
11/19/2014 14:23:38	Bought 20 GOGO Dec 20 2014 18.0 Call @ 0.4	-825.47	-114,007.58
Transaction ID: 12407321010 Underlying: 38046C109 Put/Call: Call Session: Regular Market Hours Date Entered: 11/19/2014 Commission: 24.99	Order Number: 11097866939 Strike: 18.00 Expiration: 12/20/2014 Routing: Time Entered: 11:19:05 Reg Fee: 0.48		
11/24/2014 10:02:48	Sold 20 GERN Dec 20 2014 3.5 Call @ 0.55	1,074.50	-112,933.08
Transaction ID: 12421800564 Underlying: 374163103 Put/Call: Call Session: Regular Market Hours Date Entered: 11/24/2014 Commission: 24.99	Order Number: 11108019202 Strike: 3.50 Expiration: 12/20/2014 Routing: Time Entered: 09:52:51 Reg Fee: 0.51		
11/25/2014 02:42:20	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	Net Change -18,000.00	Net Cash Balance -130,933.08
Transaction ID: 12426085256 Sent via: Bank: Chase Origin of request:	Request ID: 51429477 Status: Approved Amount: -18000.00		
11/25/2014 08:59:11	INTERNAL TRANSFER OF CASH	Net Change 5,000.00	Net Cash Balance -125,933.08
Transaction ID: 12426412040 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
11/26/2014 11:01:27	Bought 500 GOGO @ 16.07	Net Change -8,044.99	Net Cash Balance -133,978.07
Transaction ID: 12431863629 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 11/26/2014 Commission: 9.99	Order Number: 11115162999 Strike: Expiration: Routing: Time Entered: 11:00:38 Reg Fee:		
11/26/2014 11:08:26	Sold 1100 TWTR @ 41.15	Net Change 45,254.00	Net Cash Balance -88,724.07
Transaction ID: 12431877437 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 11/26/2014 Commission: 9.99	Order Number: 11115193423 Strike: Expiration: Routing: Time Entered: 11:06:29 Reg Fee: 1.01		
11/26/2014 11:18:28	Bought 2000 ACHN @ 12.8	Net Change -25,609.99	Net Cash Balance -114,334.06
Transaction ID: 12431896289 Underlying: Put/Call: Session: Regular Market Hours Date Entered: 11/26/2014 Commission: 9.99	Order Number: 11115242256 Strike: Expiration: Routing: Time Entered: 11:16:59 Reg Fee:		
11/28/2014 22:24:53	MARGIN INTEREST ADJUSTMENT	Net Change -625.07	Net Cash Balance -114,959.13
Transaction ID: 12445330939 Quantity: Put/Call: Expiration:	Symbol: Underlying: Strike:		
12/02/2014 12:25:08	Sold 600 ACHN @ 13.1501	Net Change 7,879.89	Net Cash Balance -107,079.24
Transaction ID: 12463051449	Order Number: 11125917769		

Underlying:

Put/Call:
Session: Regular Market Hours
Date Entered: 12/02/2014
Commission: 9.99

Expiration:
Routing:
Time Entered: 12:25:08
Reg Fee: 0.18

Date	Description	Net Change	Net Cash Balance
12/02/2014 12:28:22	Sold 400 ACHN @ 13.1501	5,249.93	-101,829.31

Transaction ID: 12463055740 **Order Number:** 11125931707

Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 12/02/2014
Commission: 9.99

Strike:
Expiration:
Routing:
Time Entered: 12:28:22
Reg Fee: 0.12

Date	Description	Net Change	Net Cash Balance
12/02/2014 14:17:30	Sold 300 ACHN @ 13.15	3,934.92	-97,894.39

Transaction ID: 12463270841 **Order Number:** 11126080824

Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 12/02/2014
Commission: 9.99

Strike:
Expiration:
Routing:
Time Entered: 13:05:22
Reg Fee: 0.09

Date	Description	Net Change	Net Cash Balance
12/02/2014 15:28:19	Sold 27 ACHN Dec 20 2014 14.0 Call @ 3	8,068.93	-89,825.46

Transaction ID: 12463944206 **Order Number:** 11126149859

Underlying: 00448Q201
Put/Call: Call
Session: Regular Market Hours
Date Entered: 12/02/2014
Commission: 30.24

Strike: 14.00
Expiration: 12/20/2014
Routing:
Time Entered: 13:17:27
Reg Fee: 0.83

Date	Description	Net Change	Net Cash Balance
12/03/2014 11:06:00	Sold 40 GOGO Dec 20 2014 17.5 Call @ 0.3	1,159.02	-88,666.44

Transaction ID: 12468752909 **Order Number:** 11128794370

Underlying: 38046C109
Put/Call: Call
Session: Regular Market Hours
Date Entered: 12/03/2014
Commission: 39.99

Strike: 17.50
Expiration: 12/20/2014
Routing:
Time Entered: 10:44:18
Reg Fee: 0.99

Date	Description	Net Change	Net Cash Balance
12/03/2014 13:02:31	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-18,000.00	-106,666.44

Transaction ID: 12468972990 **Request ID:** 51558922

Sent via:
Bank: Chase
Origin of request:

Status: Approved
Amount: -18000.00

Date	Description	Net Change	Net Cash Balance
12/03/2014 13:17:47	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	18,000.00	-88,666.44

Transaction ID: 12468991712 **Request ID:** 51558922

Sent via:
Bank: Chase
Origin of request: Internal source

Status: Canceled
Amount: 18000.00

Date	Description	Net Change	Net Cash Balance
12/15/2014 12:10:29	Bought 100 ACHN @ 12.7399	-1,283.98	-89,950.42

Transaction ID: 12522190325 **Order Number:** 11157786922

Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 12/15/2014
Commission: 9.99

Strike:
Expiration:
Routing:
Time Entered: 12:10:29
Reg Fee:

Date	Description	Net Change	Net Cash Balance
12/15/2014 12:14:48	Bought 1700 ACHN @ 12.8199	-21,803.82	-111,754.24

Transaction ID: 12521366781 **Order Number:** 11157810104

Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 12/15/2014

Strike:
Expiration:
Routing:
Time Entered: 12:14:47

Commission: 9.99

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Date	Description	Net Change	Net Cash Balance
12/15/2014 15:28:29	Sold 18 ACHN Dec 20 2014 15.0 Call @ 1	1,776.03	-109,978.21

Transaction ID: 12521889927 **Order Number:** 11158281773
Underlying: 00448Q201 **Strike:** 15.00
Put/Call: Call **Expiration:** 12/20/2014
Session: Regular Market Hours **Routing:**
Date Entered: 12/15/2014 **Time Entered:** 13:54:24
Commission: 23.49 **Reg Fee:** 0.48

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	Sold 5000 ACHN @ 12	59,978.68	-49,999.53

Transaction ID: 12559782060 **Order Number:**
Underlying: **Strike:**
Put/Call: **Expiration:**
Session: **Routing:**
Date Entered: **Time Entered:**
Commission: 19.99 **Reg Fee:** 1.33

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	Sold 2700 ACHN @ 14	37,779.17	-12,220.36

Transaction ID: 12559782184 **Order Number:**
Underlying: **Strike:**
Put/Call: **Expiration:**
Session: **Routing:**
Date Entered: **Time Entered:**
Commission: 19.99 **Reg Fee:** 0.84

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	REMOVAL OF OPTION DUE TO ASSIGNMENT (ACHN Dec 20 2014 12.0 Call)	0.00	-12,220.36

Transaction ID: 12559850135 **Symbol:** ACHN Dec 20 2014 12.0 Call
Quantity: 50 **Underlying:** 00448Q201
Put/Call: Call **Strike:** 12.00
Expiration: 12/20/2014

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	REMOVAL OF OPTION DUE TO ASSIGNMENT (ACHN Dec 20 2014 14.0 Call)	0.00	-12,220.36

Transaction ID: 12559850507 **Symbol:** ACHN Dec 20 2014 14.0 Call
Quantity: 27 **Underlying:** 00448Q201
Put/Call: Call **Strike:** 14.00
Expiration: 12/20/2014

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (GOGO Dec 20 2014 17.5 Call)	0.00	-12,220.36

Transaction ID: 12560050902 **Symbol:** GOGO Dec 20 2014 17.5 Call
Quantity: 40 **Underlying:** 38046C109
Put/Call: Call **Strike:** 17.50
Expiration: 12/20/2014

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (GERN Dec 20 2014 3.5 Call)	0.00	-12,220.36

Transaction ID: 12560185120 **Symbol:** GERN Dec 20 2014 3.5 Call
Quantity: 20 **Underlying:** 374163103
Put/Call: Call **Strike:** 3.50
Expiration: 12/20/2014

Date	Description	Net Change	Net Cash Balance
12/22/2014 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (ACHN Dec 20 2014 15.0 Call)	0.00	-12,220.36

Transaction ID: 12560207422 **Symbol:** ACHN Dec 20 2014 15.0 Call
Quantity: 18 **Underlying:** 00448Q201
Put/Call: Call **Strike:** 15.00
Expiration: 12/20/2014

Date	Description	Net Change	Net Cash Balance
12/22/2014 04:12:16	CLIENT REQUESTED ELECTRONIC FUNDING DISBURSEMENT (FUNDS NOW)	-24,000.00	-36,220.36

Transaction ID: 12564480074 **Request ID:** 51856558
Sent via: **Status:** Approved
Bank: Chase **Amount:** -24000.00
Origin of request:

Date	Description	Net Change	Net Cash Balance
12/22/2014 08:38:56	Bought 1000 ACHN @ 16.25	-16,259.99	-52,480.35

Transaction ID: 12564539905 **Order Number:** 11175688371
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 12/22/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 08:38:29
Reg Fee:

Date	Description	Net Change	Net Cash Balance
12/22/2014 08:45:32	Bought 1700 ACHN @ 15.6	-26,529.99	-79,010.34

Transaction ID: 12564542928 **Order Number:** 11175696581
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 12/22/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 08:45:15
Reg Fee:

Date	Description	Net Change	Net Cash Balance
12/22/2014 09:30:56	Bought 1500 ACHN @ 15.1	-22,659.99	-101,670.33

Transaction ID: 12564617454 **Order Number:** 11175804810
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 12/22/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 09:30:55
Reg Fee:

Date	Description	Net Change	Net Cash Balance
12/23/2014 09:38:54	INTERNAL TRANSFER OF CASH	-300.00	-101,970.33

Transaction ID: 12571970431 **Symbol:**
Quantity:
Put/Call:
Expiration: **Underlying:**
Strike:

Date	Description	Net Change	Net Cash Balance
12/23/2014 11:17:40	Sold 10000 GERN @ 3	29,989.34	-71,980.99

Transaction ID: 12572347978 **Order Number:** 11180429429
Underlying:
Put/Call:
Session: Regular Market Hours
Date Entered: 12/23/2014
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 11:17:39
Reg Fee: 0.67

Date	Description	Net Change	Net Cash Balance
12/31/2014 23:24:39	MARGIN INTEREST ADJUSTMENT	-592.48	-72,573.47

Transaction ID: 12620658469 **Symbol:**
Quantity:
Put/Call:
Expiration: **Underlying:**
Strike:

Date	Description	Net Change	Net Cash Balance
01/06/2015 19:36:01	CLIENT REQUESTED ELECTRONIC FUNDING RECEIPT (FUNDS NOW)	10,000.00	-62,573.47

Transaction ID: 12648534383 **Request ID:** 52127081
Sent via:
Bank: Chase **Status:** Approved
Origin of request: **Amount:** 10000.00

Date	Description	Net Change	Net Cash Balance
01/08/2015 09:48:27	Bought 800 GOGO @ 14.9	-11,929.99	-74,503.46

Transaction ID: 12661728920 **Order Number:** 11218023888
Underlying:
Put/Call:
Session: Seamless session
Date Entered: 01/08/2015
Commission: 9.99 **Strike:**
Expiration:
Routing:
Time Entered: 08:38:53
Reg Fee:

Date	Description	Net Change	Net Cash Balance
01/12/2015 11:14:24	Bought 200 GOGO @ 14.9	-2,989.99	-77,493.45

Transaction ID: 12673782470 **Order Number:** 11226576473
Underlying:
Put/Call:

Session: Regular Market Hours

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Routing:

Date Entered: 01/12/2015

Commission: 9.99

Time Entered: 10:59:22

Reg Fee:

Date	Description	Net Change	Net Cash Balance
01/20/2015 00:00:01	REMOVAL OF OPTION DUE TO EXPIRATION (AGQ Jan 17 2015 50.0 Call)	0.00	-77,493.45

Transaction ID: 12700210847**Quantity:** 81**Put/Call:** Call**Expiration:** 01/17/2015**Symbol:** AGQ Jan 17 2015 50.0 Call**Underlying:** 74347W353**Strike:** 50.00

Date	Description	Net Change	Net Cash Balance
01/22/2015 11:14:04	Sold 10 ACHN Feb 20 2015 14.0 Call @ 2	1,982.22	-75,511.23

Transaction ID: 12713160949**Underlying:** 00448Q201**Put/Call:** Call**Session:** Regular Market Hours**Date Entered:** 01/22/2015**Commission:** 17.49**Order Number:** 11253677585**Strike:** 14.00**Expiration:** 02/20/2015**Routing:****Time Entered:** 11:02:10**Reg Fee:** 0.29

Date	Description	Net Change	Net Cash Balance
01/22/2015 11:22:09	Sold 10 ACHN Feb 20 2015 15.0 Call @ 1.4	1,382.23	-74,129.00

Transaction ID: 12713498489**Underlying:** 00448Q201**Put/Call:** Call**Session:** Regular Market Hours**Date Entered:** 01/22/2015**Commission:** 17.49**Order Number:** 11253807277**Strike:** 15.00**Expiration:** 02/20/2015**Routing:****Time Entered:** 11:21:10**Reg Fee:** 0.28

Date	Description	Net Change	Net Cash Balance
01/26/2015 10:24:04	Sold 2000 ACHN @ 16.36	32,709.28	-41,419.72

Transaction ID: 12724208326**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 01/26/2015**Commission:** 9.99**Order Number:** 11261042622**Strike:****Expiration:****Routing:****Time Entered:** 10:11:26**Reg Fee:** 0.73

Date	Description	Net Change	Net Cash Balance
01/26/2015 10:28:08	Bought 500 GPRO @ 51.7499	-25,884.94	-67,304.66

Transaction ID: 12724217194**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 01/26/2015**Commission:** 9.99**Order Number:** 11261157832**Strike:****Expiration:****Routing:****Time Entered:** 10:28:08**Reg Fee:**

Date	Description	Net Change	Net Cash Balance
01/26/2015 11:01:34	Bought 1000 GPRO @ 51.95	-51,959.99	-119,264.65

Transaction ID: 12724323096**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 01/26/2015**Commission:** 9.99**Order Number:** 11261357037**Strike:****Expiration:****Routing:****Time Entered:** 10:58:19**Reg Fee:**

Date	Description	Net Change	Net Cash Balance
01/26/2015 11:26:08	Bought 500 GPRO @ 51.9	-25,959.99	-145,224.64

Transaction ID: 12724397931**Underlying:****Put/Call:****Session:** Regular Market Hours**Date Entered:** 01/26/2015**Commission:** 9.99**Order Number:** 11261491098**Strike:****Expiration:****Routing:****Time Entered:** 11:22:31**Reg Fee:**

Date	Description	Net Change	Net Cash Balance
01/26/2015 13:57:37	Bought 500 GPRO @ 50.65	-25,334.99	-170,559.63

Transaction ID: 12724661724**Underlying:****Put/Call:****Session:** Regular Market Hours**Order Number:** 11262223984**Strike:****Expiration:****Routing:**

Date Entered: 01/26/2015
Commission: 9.99

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Date Entered: 01/26/2015
Reg Fee:

Date	Description	Net Change	Net Cash Balance
01/26/2015 17:57:56	Bought 500 RAD @ 7.66	-3,839.99	-174,399.62

Transaction ID: 12725183863

Underlying:

Put/Call:

Session: Seamless session

Date Entered: 01/26/2015

Commission: 9.99

Order Number: 11263076167

Strike:

Expiration:

Routing:

Time Entered: 17:57:56

Reg Fee:

Fill in this information to identify your case:

Debtor 1	Ilya Golub
Debtor 2	Simona Golub
(Spouse, if filing)	
United States Bankruptcy Court for the:	Northern District of Illinois
Case number (if known)	

Check if this is an amended filing

Official Form 122B

Chapter 11 Statement of Your Current Monthly Income

12/15

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>16,775.77</u>	\$ <u>5,465.99</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	Copy here -> \$ <u>0.00</u>
6. Net income from rental and other real property	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u>	Copy here -> \$ <u>0.00</u>

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known)

7. **Interest, dividends, and royalties**
8. **Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**
For your spouse \$ **0.00**

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

10. **Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism.

If necessary, list other sources on a separate page and put the total below.

	\$	\$
	\$ 0.00	\$ 0.00
+		\$ 0.00
		\$ 0.00

Total amounts from separate pages, if any.

11. **Calculate your total current monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$ 16,775.77	+ \$ 5,465.99	= \$ 22,241.76
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Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (*if known*) _____

Part 2: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Ilya Golub

Ilya Golub

Signature of Debtor 1

X /s/ Simona Golub

Simona Golub

Signature of Debtor 2

Date **March 30, 2016**

MM / DD / YYYY

Date **March 30, 2016**

MM / DD / YYYY

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2015 to 02/29/2016.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Anthem**

Income by Month:

6 Months Ago:	09/2015	\$18,742.03
5 Months Ago:	10/2015	\$15,353.46
4 Months Ago:	11/2015	\$15,248.46
3 Months Ago:	12/2015	\$22,872.51
2 Months Ago:	01/2016	\$14,271.58
Last Month:	02/2016	\$14,166.58
Average per month:		\$16,775.77

Debtor 1
Debtor 2

Ilya Golub
Simona Golub

Case number (if known)

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **09/01/2015** to **02/29/2016**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Oncology Specialists**

Income by Month:

6 Months Ago:	09/2015	\$4,922.98
5 Months Ago:	10/2015	\$4,870.82
4 Months Ago:	11/2015	\$4,759.97
3 Months Ago:	12/2015	\$7,605.08
2 Months Ago:	01/2016	\$5,268.57
Last Month:	02/2016	\$5,368.54
Average per month:		\$5,465.99

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
\$1,717 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$75	administrative fee
\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$75	administrative fee
\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Northern District of Illinois

In re **Ilya Golub**
Simona Golub

Debtor(s)

Case No.

Chapter

11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept compensation on an hourly fee basis, subject to approval by the bankruptcy court as outlined in the attached engagement letter.

Prior to the filing of this statement I have received and initial retainer of \$17,900 toward fees and expenses.

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. See attached engagement letter.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: See attached engagement letter.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 28, 2016

Date

/s/ William J. Factor

William J. Factor 6205675

Signature of Attorney

FactorLaw

105 W. Madison St., Suite 1500

Chicago, IL 60602

312-878-4830 Fax: 847-574-8233

aholtschlag@wfactorlaw.com

Name of law firm



William J Factor
Direct Dial: 312-878-6146
Email: wfactor@wfactorlaw.com

December 22, 2015

Ilya and Simona Golub
1915 Sheridan Road
Buffalo Grove, IL 60089

Re: **Legal Services Agreement**

Dear Ilya and Simona:

Thank you for your interest in retaining The Law Office of William J. Factor, Ltd. ("FactorLaw") to provide legal services to each of you ("you") in connection with a Chapter 11 proceeding in the United States Bankruptcy Court for the Northern District of Illinois (the "Current Engagement").

FactorLaw is willing to represent you in the Current Engagement, subject to the following terms and conditions, which will guide the terms of our attorney-client relationship.

1. Limited Scope. To avoid uncertainty about FactorLaw's involvement in providing legal services, please understand that the Current Engagement is limited and does not extend to representing either of you in any matters other than the Current Engagement or representing any other entity or any business.

2. Fees. Fees for the Current Engagement will depend upon the number of hours expended by FactorLaw personnel on the Current Engagement, multiplied by the applicable hourly rate for each professional working on the Current Engagement. At present, the customary rate for William Factor is \$350 per hour and \$250 per hour for Jeffrey Paulsen and Ariane Holtschlag. FactorLaw charges between \$150 and \$350 for the services of its other attorneys and it charges \$100 per hour for the services of legal assistants. We review rates periodically, and they are subject to change, although we do not anticipate any rate changes at this time.

It is not possible to determine with any degree of precision the total fees and other charges that you are likely to incur in connection with the Current Engagement. Thus, any estimate of total fees always carries the understanding

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that, unless we agree otherwise in writing, it does not represent a maximum, minimum, or fixed-fee quotation. The ultimate cost frequently is more or less than the amount estimated and often is a function of matters outside of our control, particularly when litigation is involved.

3. Expenses. FactorLaw also charges for actual out of pocket expenses advanced on your behalf. FactorLaw generally limits out of pocket expenses to costs that would not have been incurred but for FactorLaw's work on your behalf. FactorLaw does not charge for routine facsimile, telephone, and computerized legal research within the scope of its subscription to LEXIS.

4. Billing and Payment and Retainer. To commence the Current Engagement, FactorLaw requires a ~~\$6,000~~ retainer. Of this amount, approximately \$1,900 covers expenses, including the filing fee. ~~\$16,900~~ *+ AY*

Under Illinois law, there are different types of retainers. The client alone has the option to select what type of retainer agreement to use. The client may choose to have the money placed in a security retainer, under which the money remains the property of the client and is placed in a client trust account until such time as it is paid to FactorLaw for services and costs rendered in FactorLaw's representation of client as governed by the terms of this retention agreement. Alternatively, the funds may be considered an advance payment retainer, and deemed earned upon receipt and not held in a trust account, although any funds that are unused at the end of the engagement are returned to the client.

FactorLaw requires an advance payment retainer in order to represent you in the Current Engagement. We generally require the advance payment retainer and we are willing to undertake this representation only on this condition. Accordingly, the Retainer will not be held in a client trust account and the funds will be deemed earned upon receipt.

This also confirms that we received \$1,000 from you in connection with determining your eligibility for bankruptcy relief. The balance of the retainer will be applied to the fees incurred after December 15, 2015, in preparing for the filing, with any unused amounts at the time of the filing applied to fees incurred post-bankruptcy.

FactorLaw will have to prepare and file with the Bankruptcy Court fee applications seeking the allowance and payment of fees and expenses incurred on your behalf after the bankruptcy filing, and FactorLaw will endeavor to do so on a regular basis. You agree that FactorLaw has the right to apply the retainer to any approved fees and expenses and you also agree that you will pay any fees and expenses in excess of the retainer balance within 15 days. If any portion of the retainer remains unused at the end of the engagement that will give rise to a right to a refund.

If your account becomes delinquent and you have not made satisfactory payment terms, FactorLaw may withdraw, or seek to withdraw, from the Current Engagement consistent with applicable rules. You will remain responsible for payment of our legal fees rendered and charges incurred prior to such withdrawal.

In the event your bankruptcy case is dismissed or converted, FactorLaw has the right to apply any portion of the retainer, or any subsequent retainers, to the fees and expenses incurred by it. You also agree in that event to pay any fees and expenses incurred by FactorLaw, irrespective of approval by the Bankruptcy Court.

You acknowledge that the financial arrangements outlined in this letter have been agreed upon to induce us to act as your attorneys. By accepting this arrangement, you will be deemed to have consented in advance to allowing us to withdraw as your attorneys in the event of nonpayment, and expressly waive the attorney/client privilege concerning relevant portions of this letter so as to permit us to withdraw as your attorneys.

5. Professional Judgment and Written Reliance. At all times, FactorLaw and its attorneys will endeavor to represent each of you zealously and act on your behalf to the best of our ability. Whenever FactorLaw provides you with an expression regarding the potential outcome of a matter, we will use our best professional judgment. However, we cannot guarantee results or the outcome of any matter or issue. Any expression of our professional judgment regarding the Current Engagement or the potential outcome is, of course, limited by our knowledge of the facts and based upon the law at the time of expression. It is also subject to any unknown or uncertain factors or conditions beyond our control. Any expressions of judgment or views are limited solely to you and may not be shared with any other entity, nor may any other entity rely upon such expressions.

Because of the complex nature of legal matters, we will endeavor to counsel you in writing on material legal matters affecting you. You understand that unless FactorLaw gives legal advice in writing, it may be misinterpreted, and thus you agree not to rely upon any advice from FactorLaw except to the extent in writing. You also agree to request advice in writing on important matters concerning which you may rely.

6. Illinois Law. This agreement is to be construed and interpreted in accordance with the laws of the State of Illinois. FactorLaw and you agree that any court action between the parties to enforce the terms of this agreement or resolve any dispute related to this agreement shall be initiated solely in the state or federal courts with jurisdiction for or over Cook County, Illinois. In the event FactorLaw files suit to enforce the terms of this Agreement or to recover payment, it shall be entitled to recover all of the fees and expenses incurred in connection therewith, including reasonable attorneys' fees.

7. Consent to Joint Representation. This also confirms that you understand that FactorLaw will be representing each of you (i.e., Simona and Ilya) on a joint basis with respect to the Current Engagement, and further confirms that each of you consents to this joint representation after having reviewed the following discussion regarding the implications of a joint representation and how a joint client representation differs from a single client representation.

Initially, a joint representation such as this may result in divided or at least shared attorney-client loyalties. This is because each of you will be considering FactorLaw your attorney with respect to the Current Engagement. FactorLaw is bringing this to your attention because an attorney generally owes an undivided duty of loyalty to each of its clients and cannot represent a client if doing so raises a conflict of interest.

Based on the information available at this time, FactorLaw does not believe that its joint representation of both of you currently involves any actual conflict of interest with respect to the Current Engagement. Instead, it appears that each of you have a mutual or common interests. Obtaining joint representation also is more efficient and economical because it obviates the need to hire a separate lawyer and the additional costs attendant to doing so.

However, you should understand that there is a potential for conflicts to arise in the future with respect to the Current Engagement, even though the interests of each of you are aligned at this time with respect to the Current Engagement. By way of example only, a conflict might arise if one of you desires to pursue a strategy that the other finds unacceptable.

By agreeing to retain FactorLaw for this joint representation, you also are acknowledging and agreeing that FactorLaw cannot continue to represent both of you if, in FactorLaw's judgment, an actual conflict arises or if FactorLaw determines that it is no longer advisable to continue with a joint representation. However, FactorLaw anticipates that it would continue to represent one of you in this event so long as FactorLaw believes doing so is consistent with any continuing ethical obligations it may owe. FactorLaw reserves the right to make that selection in the future.

Further, in the event of a dispute or conflict between the two of you, there is a risk that FactorLaw could be disqualified from representing either of you in the future absent your consent. Accordingly, by executing this engagement letter, you will be consenting to FactorLaw's continued and future representation of either of you and agreeing not to assert any such conflict of interest or to seek to disqualify FactorLaw from representing the other, notwithstanding any adversity that may develop.

8. Limitations on Attorney-Client Privilege. The attorney client privilege protects from disclosure information that a client provides to an attorney

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for the purposes of obtaining legal representation. An attorney is prohibited from disclosing that information to third-parties.

However, by agreeing to this joint representation, each of you is agreeing that anything you disclose to FactorLaw and its attorneys may be disclosed to the other jointly represented client. Accordingly, we may provide information to one of you that we receive from the other regardless of the time or manner in which it is communicated to us.

You also should understand that in the event of a dispute between the two of you, the attorney-client privilege generally will not protect communications that have taken place among either of you and attorneys in FactorLaw. In other words, information that either of you have provided to FactorLaw in confidence is likely to lose its protected status vis-à-vis the other client.

9. Records Retention. In the course of representing you, it is likely that numerous records and documents (originals and copies) will come into our possession and numerous additional documents will be generated by us. Naturally, you may examine any written materials in our files at any time we agree prior to the termination of our representation, but you acknowledge that all of our work product is owned by us.

10. Termination of Representation. You may terminate our representation at any time, with or without cause, by notifying us and subject to court approval when required for matters in litigation. We will return Client's papers and other property promptly upon receipt of a request for those materials unless they are appropriately subject to a lien under applicable law. We will retain our own files pertaining to the engagement, including our drafts, notes, internal memos, and work product as permitted by applicable law. Client's termination of our services will not affect your responsibility for payment for legal services rendered and other charges incurred before termination and in connection with an orderly transition of the matter.

11. Conclusion of Representation. When we complete the services for which you have retained us, our attorney-client relationship for that matter will be terminated. If you later retain us to perform further or additional services, our attorney-client relationship will be revived subject to these terms of engagement unless we change the terms in writing at that time.

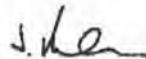
If you wish to retain FactorLaw for the Current Engagement on the terms and conditions set forth above, please sign a duplicate original of this letter and return it to us, along with the retainer. No attorney/client relationship, nor any duty or obligation by our firm of any kind has arisen as a result of our discussions thus far with you, and will not arise until this engagement letter is signed by you.

December 22, 2015

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**THE LAW OFFICE OF
WILLIAM J. FACTOR, LTD.**

Very truly yours,



William J Factor

AH:WJF

READ AND AGREED this 21 of December, 2015;

By: William Factor
Illy J

and

By: Simona 

**United States Bankruptcy Court
Northern District of Illinois**

In re **Ilya Golub
Simona Golub**

Debtor(s)

Case No.

Chapter **11**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **21**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **March 30, 2016**

**/s/ Ilya Golub
Ilya Golub**
Signature of Debtor

Date: **March 30, 2016**

**/s/ Simona Golub
Simona Golub**
Signature of Debtor

Ally Financial
P.O. Box 380901
Bloomington, MN 55438

Amex
BOX 0001
Los Angeles, CA 90096-8000

AT&T MOBILITY
PO Box 6416
Carol Stream, IL 60197-6416

Bank Of America
P.O. BOX 851001
DALLAS, TX 75285-1001

BarclayCard
P.O. Box 60517
City of Indurstry, CA 91716-0517

Best Buy
PO BOX 78009
Phoenix, AZ 85062-8009

Capital One
P.O. Box 6492
Carol Stream, IL 60197-6492

Chase
P.O. BOX 15123
WILMINGTON, DE 19850-5123

CitiBank
PO BOX 78045
Phoenix, AZ 85062-8045

CitiMortgage
P.O. Box 6243
Sioux Falls, SD 57117

Discover
PO BOX 6103
Carol Stream, IL 60197-6103

Elena Golub
7141 N. Kedzie Ave.
Chicago, IL 60645

FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

Fifth Third Bank
PO Box 740789
Cincinnati, OH 45274

Fifth Third Bank
P.O. Box 740789
CINCINNATI, OH 45274-0789

Lisa Kats
1250 Rudolph Road
Apt. 3D
Northbrook, IL 60062

Mercedes Benz Financial Services
PO Box 685
Roanoke, TX 76262

Nissan Motor Acceptance Corporation
PO Box 650424
Dallas, TX 75265-0424

PNC Bank
PO BOX 856177
Louisville, KY 40285-6177

SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

U.S.Bank
PO BOX 790179
ST. LOUIS, MO 63179